

Bank Name	Kuntarahoitus Oyj
LEI Code	529900HEKOENJHPNN480
Country Code	FI



2019 EU-wide Transparency Exercise Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,005	1,065	1,063	1,076	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,005	1,065	1,063	1,076	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	1,353	1,413	1,410	1,423	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	1,353	1,413	1,410	1,423	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	1,353	1,413	1,410	1,423	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,353	1,413	1,410	1,423	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	1,779	1,606	1,558	1,557	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,779	1,606	1,558	1,557	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	56.48%	66.34%	68.22%	69.08%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	56.48%	66.34%	68.22%	69.08%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	76.01%	87.97%	90.52%	91.40%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	76.01%	87.97%	90.52%	91.40%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	76.01%	87.97%	90.52%	91.40%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	76.01%	87.97%	90.52%	91.40%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	33,958	34,832	36,883	35,702	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	3.98%	4.06%	3.82%	3.99%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,353	1,413	1,410	1,423	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,353	1,413	1,410	1,423	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	33,958	34,832	36,883	35,702	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	33,958	34,832	36,883	35,702	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.0%	4.1%	3.8%	4.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.0%	4.1%	3.8%	4.0%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

Kuntarahoitus Oyj

		(505 0()	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(mln EUR, %) OWN FUNDS	1,353	1,413	1,410		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	1,005	1,065	1,063		C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	83	83	83		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		Instruments)	960	1,020	1,017		C 01.00 (r130,c010)	Articles 26(1) points (a) and (b), 27 to 23, 36(1) points (f) and 12 of CRR Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
		Retained earnings	900					
		Accumulated other comprehensive income	5	15	18		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0		C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
		Funds for general banking risk	0	0	0		C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-30	-38	-40	-43	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-13	-15	-15	-17	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	347	347	347	347	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	347	347	347	347	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,353	1,413	1,410	1,423	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0		C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	1,779	1,606	1,558		C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0		C 05.01 (r010;c040)	
CADITAL PATIOS (9/)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	56.48%	66.34%	68.22%	69.08%		-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	76.01%	87.97%	90.52%	91.40%	CA3 {3}	-
CETA Control	C.3	TOTAL CAPITAL RATIO (transitional period)	76.01%	87.97%	90.52%	91.40%		-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,005	1,065	1,063	1,076	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	56.48%	66.34%	68.22%	69.08%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
		lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regu						

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		R	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	900	931	851	821	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460,
Of which the standardised approach	900	931	851	821	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	64	45	39	36	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	432	247	235	226	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	10	10	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	42	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	0	0	0	42	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	383	383	423	423	C 02.00 (R590, c010)
Of which basic indicator approach	383	383	423	423	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	1,779	1,606	1,558	1,557	



2019 EU-wide Transparency Exercise P&L Kuntarahoitus Oyj

	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)				
Interest income	528	712	181	401
Of which debt securities income	18	24	6	11
Of which loans and advances income	147	195	49	97
Interest expenses	352	475	122	284
(Of which deposits expenses)	79	105	25	51
(Of which debt securities issued expenses)	413	581	121	250
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	-1	-2	0	0
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	-619	-638	215	353
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	621	610	-226	-382
Gains or (-) losses from hedge accounting, net	28	28	-18	-27
Exchange differences [gain or (-) loss], net	0	-1	1	1
Net other operating income /(expenses)	-12	-15	-7	-11
TOTAL OPERATING INCOME, NET	194	219	24	51
(Administrative expenses)	19	27	7	16
(Depreciation)	2	2	1	2
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹		0		
Of which restructuring ¹		0		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	0	-1	0	0
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	0	0	0	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	172	190	16	34
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	138	152	13	27
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	138	152	13	27
Of which attributable to owners of the parent	138	152	13	27
(1) Information available only as of end of the year	250	132		

⁽¹⁾ Information available only as of end of the year (2) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(mln EUR)	A	s of 30/09/201	18			As of 31/	12/2018			As of 31/	03/2019			As of 30/0	06/2019		
		Fa	ir value hierard	chy		Fa	ir value hierarc	hy		Fai	r value hierarc	hy		Fai	ir value hierard	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	3,037				3,605				5,042				3,600				IAS 1.54 (i)
Financial assets held for trading	557	0	552	5	587	0	586	1	805	0	799	5	903	0	893	11	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	70	10	60	0	67	10	58	0	67	10	57	0	65	10	55	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	3,760	3,760	0	0	3,725	3,725	0	0	3,579	3,579	0	0	3,714	3,714	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	1,403	1,327	75	0	1,435	1,345	90	0	1,339	1,108	230	0	1,326	1,106	220	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	25,027				24,795				25,152				25,512				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	938	0	938	0	1,087	0	1,087	0	1,435	0	1,435	0	1,441	0	1,441	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	121				178				271				347				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	240				198				171				47				
TOTAL ASSETS	35,153				35,677				37,860				36,956				IAS 1.9(a), IG 6

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

(mlr	n EUR)			As of 30/09/20	18				As of 31	1/12/2018					As of 31/	03/2019					As of 30)/06/2019			
		Gross carr	ying amount		Accui	nulated impairment	Gro	ss carrying am	ount	Accı	umulated impaii	ment	Gro	ss carrying am	ount	Accu	mulated impai	rment	Gros	ss carrying am	ount	Accui	mulated impai	rment	
Breakdown of financial assets by instrument and by counterparty sector ¹	S	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditinpaired Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk sinc initial recognition	increase in credit risk		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	1,403	3	0	0	0	1,435	0		0	0	0	1,339	(O	0	0)	1,326	s c		0 0	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	()	0	0	0	0	0		0	0	0	0	C	O	0	0)	0	C		0 0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	869)	0	0	0	721	4	1	0	0	0	953	C	O	0	0)	902	23		0 0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	23,895	26:	0	-1	0	23,848	222	2	0	0 0	0	23,995	175	5 2	9	0)	24,358	201	2	8 0	0	0	Annex V.Part 1.32, 44(a)

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



Market Risk Kuntarahoitus Oyj

						•	Kuritaranor	tus Oyj											
	SA				IM									IM					
			VaR <i>(Memorandum item)</i>	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK AL CHARGE		ICE RISKS C IARGE FOR C			VaR <i>(Memora</i>	andum item)	STRESSED VaR (Memorandum		INCREM DEFAUL MIGRATIO CAPITAL	T AND ON RISK	ALL PRICE R CHARG	ISKS CAPITAL FOR CTP	
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	(SVaRt- A	L2 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR AVI	WEEKS ERAGE ASURE	TOTAL RISK EXPOSURE AMOUNT
(As of 30/09/2018	As of 31/12/2018		As of 3	0/09/2018								As o	f 31/12/2	2018				
Traded Debt Instruments	0	0	0 0	0 (0	0	0	0					
Of which: General risk	0	0	0 0	0							0	0	0	0					
Of which: Specific risk Equities	0	0									0	0		0					
Of which: General risk	0	0		0								0	0	0					
Of which: Specific risk	0	0	0 0	0							0	0	0	0					
Foreign exchange risk	0	0	0 0	0							0	0	0	0					
Commodities risk	0	0	0 0	0 0							0	0	0	0					
Total	0	0	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0	0
	As of 31/03/2019	As of 30/06/2019		As of 3	L/03/2019								As (f 30/06/2	2019				
Traded Debt Instruments	0	0	0 0	0 (0	0	0	0					
Of which: General risk	0	0	0 0	0							0	0	0	0					
Of which: Specific risk	0	0									$\begin{bmatrix} 0 \\ 2 \end{bmatrix}$	0	0	0					
Equities Of which: General risk	0										0	0	1 0	0					
Of which: Specific risk	0	0									0			0					
Foreign exchange risk	0	42		0							0	0		0					
Commodities risk	0	0	0 0	0							0	0	0	0					
Total	0	42	0 0	0 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0	0

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

Credit Risk - Standardised Approach

Kuntarahoitus Oyj

					Standardise	ed Approach			
			As of 30/	09/2018			As of 31	./12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	3,394	12,684	0		3,920	13,339	0	
	Regional governments or local authorities	11,141	16,230	4		11,402	16,534	4	
	Public sector entities	292	951	64		270	657	60	
	Multilateral Development Banks	222	222	12		222	222	12	
	International Organisations	73	73	0		73	73	0	
	Institutions	3,329	1,891	642		3,061	1,945	656	
	Corporates	5,403	0	0		5,422	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Consolidated data	of which: SME	0	0	0		0		0	
	Secured by moregages on mimovable property	9,778	0	U		9,870		0	
	of which: SME	0	0	0	1	U	0	0	2
	Exposures in default	2	0	0	2	² 0	0	0	2
	Items associated with particularly high risk Covered bonds	1,860	1,860	236		1,888	1,888	227	
	Claims on institutions and corporates with a ST credit assessment	1,000	1,000	230		1,000	1,000	0	
	Collective investments undertakings (CIU)	10	10	U 1		٥	١٥	1	
	Equity	10	10	1		0	0	10	
	Other exposures	13	13	υ 5		10 17	17	6	
	Standardised Total ²	35,517	33,934	964	3	36,158	34,68	5 976	2

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	d Approach			
			As of 30/	09/2018			As of 31/	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	3,136	12,348	0		3,664	13,033	0	
	Regional governments or local authorities	11,141	15,597	0		11,402	15,920	0	
	Public sector entities	49	708	10		37	424	/	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	374	253	76		434	346	95	
	Corporates	5,403	255	70		5,422	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
FINLAND	Secured by mortgages on immovable property	9,778	0	0		9,870	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	0	0	2	2	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	345	345	35		354	354	35	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Other exposures	12	12	4		16	16	5	
	Standardised Total ²	12	12	-	2	10	10	<u> </u>	

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

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

					Standardise	d Approach			
			As of 30,	As of 31,	/12/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	809	484	161		677	412	122	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
NITED KINGDOM	of which: SME Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
WITED KINGDOTT	Secured by mortgages on immovable property	0	0	0		0	0	0	
	OF WHICH: SIME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	211	211	21		174	174	1/	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0		
	Equity	0	0	0		0	0	0	
	Other exposures Standardised Total ²	1	1	1	0	1	1	1	

					Standardise	d Approach			
			As of 30,	09/2018			As of 31/	12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	51	129	0		51	100	0	
	Regional governments or local authorities	0	91	0		0	91	0	
	Public sector entities	71	71	14		71	71	14	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	396	166	75		382	201	93	
	Corporates	390	100	/5		362 n	201	93	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0			o l	0		
	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	168	168	17		168	168	17	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Kuntarahoitus Oyj

					Standardise	d Approach			
			As of 30/	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	155	0		0	155	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	372	205	57		324	160	48	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
CANADA	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0		
	Covered bonds	261	261	52		243	243	40	
	Claims on institutions and corporates with a ST credit assessment	201	201 N) 1		2 T J	2 1 5	0	
	Collective investments undertakings (CIU)	0	0			n l	0		
	Equity	0	0			n l	0	n	
	Other exposures	0	0			0	0	0	
	Standardised Total ²				0	Ů	Ţ.		

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

		exposures, but includes genera		erparty excludes those for secu	uristisation exposures, additional	valuation adjustments (AVAS) al	nd other own funds reductions	related to the	
					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0			0	0		
	International Organisations	0	0	0		0	0	0	
	Institutions	217	190	39		180	173	36	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
SWEDEN	of which: SME	0	0	0		0	0	0	
SWEDEN	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	Ü	0	0		
	Covered bonds	200	200	20		220	220	22	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30/	09/2018			As of 31,	/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(mln EUR, %)										
	Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	94	94	19		84	84	17			
	Multilateral Development Banks International Organisations	0	0	0		0	0	0			
	Institutions	191	190	75		218	218	89			
	Corporates	0	0	0		0	0				
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
NETHEDI ANDC	of which: SME	0	0	0		0	0	0			
NETHERLANDS	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	98	98	10		98	98	10			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0			
	Other exposures	0	0			0	0				
	Standardised Total ²	0			0				0		

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

					Standardise	ed Approach				
			As of 30,	/09/2018		As of 31/12/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²	
	(mln EUR, %)									
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0			0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	0	0	0		0	0	0		
	Corporates	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
Country of	Retail	0	0	0		0	0	0		
Country of	of which: SME	0	0	0		0	0	0		
Counterpart 7	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0		0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures Standardised Total ²	0	0	0	0	0	0	0		



Credit Risk - Standardised Approach

Kuntarahoitus Oyj

					Standardise	ed Approach				
			As of 30	09/2018			As of 31	/12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(mln EUR, %)									
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	0	0	0		0	0	0		
	Corporates	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
Country of	Retail	0	0	0		0	0	0		
Country of	of which: SME	0	0	0		0	0	0		
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0		
•	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0			0	0		
	Covered bonds	0	0				0			
	Claims on institutions and corporates with a ST credit assessment	0	0							
	Collective investments undertakings (CIU)	0	0	0		0		0		
	Equity Other expectators	0	0	0		0				
	Other exposures	U	U	U	0	U	U	0	^	
	Standardised Total ²				U				1 0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.										
					Standardise	ed Approach						
			As of 30	/09/2018			As of 31,	12/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(mln EUR, %)											
	Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks International Organisations	0	0	0		0	0	0				
	Institutions	0	0			0	0	0				
	Corporates	0	0			0	0	0				
	of which: SME	0	0			0						
	Retail	0	0	0		0	0	0				
Country of	of which: SME	0	0			0	0	0				
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0				
Counterpart 9	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Other exposures	0	0	0		0	0	0				
	Standardised Total ²				0				0			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
-	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
·	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	U	0	0	0	U
	Items associated with particularly high risk Covered bonds	U	0	0		U	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		U	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0			0	0		
	Standardised Total ²	J	0	U	0	0	<u> </u>	U	0



Credit Risk - Standardised Approach

Kuntarahoitus Oyj

					Standardise	od Approach			
					Stallualuise	си Арргоасп			
			As of 31,	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	5,368	15,126				14,084	0	
	Regional governments or local authorities Public sector entities	12,312 256	16,726			12,008	16,336 645	2	
	Multilateral Development Banks	250	648 223			288 196	196	7	
	International Organisations	99	99				82	0	
	Institutions	2,550	1,974	1			2,169	558	
	Corporates	5,413	2,37	0		7,850	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Consolidated data	of which: SME	0	0	0		0	0	0	
Consolidated data	Secured by mortgages on immovable property	10,069	0	0		7,860	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	0	0	2	30	0	0	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	1,792	1,792	223		1,954	1,954	241	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	10	10	U 1		10	10	U 1	
	Equity	10	10	1		0	10		
	Other exposures	22	22	14		30	30	26	
	Standardised Total ²	38,116	36,618	890	2	36,791	35,507	7 857	2

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

(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach			
			As of 31,	/03/2019			As of 30	06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	5,111	14,750	0		3,605	13,791	0	
	Regional governments or local authorities	11,968	16,381	0		11,731	16,059	0	
	Public sector entities	37	429	7		60	418	12	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	401	310	87		473	387	100	
	Corporates of which: SME	5,413	0	0		7,850	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
FINLAND	Secured by mortgages on immovable property	10,069	0			7,860	0		
	of which: SME	10,005	0	l o		0	0		
	Exposures in default	2	0	0	2	30	0	0	2
	Items associated with particularly high risk	0	0	0	_	0	0	0	
	Covered bonds	357	357	36		387	387	39	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	21	21	13		30	30	26	
	Standardised Total ²				2				2

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes genera	al credit risk adjustments.						
					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	731	464	144		661	423	97	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
NITED KINGDOM	of which: SME	0	0	0		0	0	0	
MITED KINGDOM	becare by more gages on minorable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	233	233	29		233	233	29	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	1	1	1		0	0	0	
	Standardised Total ²				0				

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(mln EUR, %)								
	Central governments or central banks	50	100	0		50	82	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	91	91	0		99	99	10	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	346	252	104		325	240	69	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME	0	0	0		0	0	0	
IIVAINCL	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	168	168	17		184	184	18	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				l 0 l				



2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

						Kuntarahoitus Oyj			
					Standardise	ed Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
					Value adjustments and				Value adjustments and
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions ²
	(mln EUR, %) Central governments or central banks Regional governments or local authorities	0 166	0 166	0		0 151	0 151	0	
	Public sector entities Multilateral Development Banks	0 0	0	0		0	0 0	0	
	International Organisations Institutions	0 147	0 138	0 47		0 129	0 123	0 25	
	Corporates of which: SME Retail	0 0	0	0		0	0	0	
CANADA	of which: SME Secured by mortgages on immovable property	0 0	0	0		0	0	0	
	of which: SME Exposures in default There are sinted with restingle high viels	0 0	0	0	0	0	0	0	(
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	207 0	207 0	41		228 0	228	46	
	Collective investments undertakings (CIU) Equity	0 0	0 0	0		0 0	0	0 0	
	Other exposures Standardised Total ²	(1) Original exposure unlike Ex	0	0	0	0	0	0	(
		(1) Original exposure, unlike Ex (2) Total value adjustments and exposures, but includes general.	d provisions per country of cou						
					Standardise	ed Approach			
			As of 31,	03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an
	(mln EUR, %)	Jam Emposare	- June		provisions ²	J.m. Enposure	, some variae		provisions ²
	Central governments or central banks Regional governments or local authorities	0 0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks International Organisations	0 0 0	0 0 0	0 0		0 0 0	0 0 n	0 0	
	Institutions Corporates	124 0	116 0	25 0		197 0	192 0	45 0	
	of which: SME Retail of which: SME	0 0	0 0 0	0 0		0 0	0 0	0	
SWEDEN	Secured by mortgages on immovable property of which: SME	0 0	0	0 0		0	0 0	0 0	
	Exposures in default Items associated with particularly high risk Covered bonds	0 0 241	0 0 241	0 0	0	0 0 291	0 0 291	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0	0	0 0		0	0 0	0 0	
	Equity Other exposures	0	0 0	0		0	0	0	
	Standardised Total ²	(1) Original expenses unlike Fo		o taking into account any offoci	due to credit conversion factor	or credit rick mitigation technic	ques (e.g. substitution effects)		U
		(2) Total value adjustments and							
			d provisions per country of cou		uristisation exposures, additiona				
		(2) Total value adjustments and	d provisions per country of cou al credit risk adjustments.		uristisation exposures, additiona	al valuation adjustments (AVAs)	and other own funds reduction		
		(2) Total value adjustments and exposures, but includes generated and exposures are exposured as a second s	d provisions per country of count	703/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
	(mln EUR. %)	(2) Total value adjustments and	d provisions per country of cou al credit risk adjustments.	nterparty excludes those for sec	Standardise Value adjustments and	ed Approach	and other own funds reduction	ns related to the	Value adjustments ar provisions ²
	(mln EUR, %) Central governments or central banks Regional governments or local authorities	(2) Total value adjustments and exposures, but includes generated and exposures are supposed to the control of	d provisions per country of count	703/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	(2) Total value adjustments and exposures, but includes generated and exposures are supposed to the control of	d provisions per country of count	703/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
	Central governments or central banks Regional governments or local authorities Public sector entities	(2) Total value adjustments and exposures, but includes generated and exposures are supposed to the control of	d provisions per country of count	703/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	Original Exposure O O O O O O O O O O O	As of 31, Exposure Value 0 0 0 0 0 0	703/2019	Standardise Value adjustments and	original Exposure Original Exposure O O O O O O O O O O	As of 30 Exposure Value ¹ 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0	
NETHERLANDS	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	Original Exposure O O O O O O O O O O O	As of 31, Exposure Value 0 0 0 0 0 0	703/2019	Standardise Value adjustments and	original Exposure Original Exposure O O O O O O O O O O	As of 30 Exposure Value ¹ 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0	
NETHERLANDS	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value 0 0 0 0 0 0	703/2019	Standardise Value adjustments and	original Exposure Original Exposure O O O O O O O O O O	As of 30 Exposure Value ¹ 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0	
NETHERLANDS	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	Original Exposure O O O O O O O O O O O	As of 31, Exposure Value 0 0 0 0 0 0	703/2019	Standardise Value adjustments and	original Exposure Original Exposure O O O O O O O O O O	As of 30 Exposure Value ¹ 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0	
NETHERLANDS	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value 0 0 0 0 0 0	703/2019	Standardise Value adjustments and	original Exposure Original Exposure O O O O O O O O O O	As of 30 Exposure Value ¹ 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0	
NETHERLANDS	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O	CO3/2019 Risk exposure amount 0 0 0 0 0 78 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O adde to credit conversion factors	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value ¹ 0 0 0 0 319 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
NETHERLANDS	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O	CO3/2019 Risk exposure amount 0 0 0 0 0 78 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O due to credit conversion factors arristisation exposures, additional additional actions and actions are surjected as a surjected as	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value ¹ 0 0 0 0 319 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
NETHERLANDS	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O	CO3/2019 Risk exposure amount 0 0 0 0 0 78 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O due to credit conversion factors arristisation exposures, additional additional actions and actions are surjected as a surjected as	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 319 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
NETHERLANDS	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O due to credit conversion factors uristisation exposures, additional standardise.	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 319 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ²
NETHERLANDS	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O due to credit conversion factor puristisation exposures, additional standardise. Standardise	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 319 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments an
NETHERLANDS	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (mln EUR, %) Central governments or central banks	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value Contact and the state of the s	703/2019 Risk exposure amount 0 0 0 0 0 0 78 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O due to credit conversion factors suristisation exposures, additional standardise. Standardise Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 319 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ²
NETHERLANDS	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value Contact and the state of the s	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O due to credit conversion factors suristisation exposures, additional standardise. Standardise Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 319 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments an
NETHERLANDS	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value Contact and the state of the s	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O due to credit conversion factors suristisation exposures, additional standardise. Standardise Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 319 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments an
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value Contact and the state of the s	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O due to credit conversion factors suristisation exposures, additional standardise. Standardise Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 319 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments ar
Country of	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value Contact and the state of the s	703/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O due to credit conversion factors suristisation exposures, additional standardise. Standardise Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 319 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments ar
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value Contact and the state of the s	703/2019 Risk exposure amount 0 0 0 0 0 0 78 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O due to credit conversion factors suristisation exposures, additional standardise. Standardise Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 319 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments an
Country of	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value Contact and the state of the s	703/2019 Risk exposure amount 0 0 0 0 0 0 78 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O due to credit conversion factors suristisation exposures, additional standardise. Standardise Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 319 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ²
Country of	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31, Exposure Value Contact and the state of the s	703/2019 Risk exposure amount 0 0 0 0 0 0 78 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O due to credit conversion factors suristisation exposures, additional standardise. Standardise Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 0 0 0 319 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o Value adjustments and



Credit Risk - Standardised Approach

Kuntarahoitus Oyj

					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
-		0	0	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0		Ü	0	0		
	Covered bonds	0	0			0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0			n	0		
	Collective investments undertakings (CIU)	0	0			n l	0		
	Equity	0	0			0	0	0	
	Other exposures	0	0			0	0	0	
	Standardised Total ²		·		0				

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the country of counterparty excludes those for securistisation exposures.

		(2) Total value adjustments and exposures, but includes generating	d provisions per country of cou al credit risk adjustments.	interparty excludes those for sec	curistisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	ons related to the	
					Standardise	d Approach			
			As of 31	/03/2019			As of 30)/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)	0	•	•		•			
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	١		
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)		0	0		0	0	0	
	Equity Other expectator	0	0	0		0	0	0	
	Other exposures	U	U	U	0	U	U	U	
	Standardised Total ²				0				U

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes gener	·		Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
<u></u>	(mln EUR, %)	0	0	0		0	0	0	
	Central governments or central banks	0	0			0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	١			0	0		
	International Organisations	0	0			0	0		
	Institutions	0	0			0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²	<u> </u>	0	0	0	U	U	U	0



Credit Risk - IRB Approach
Kuntarahoitus Oyj

							Kullu	aranoitus Oyj											
										IRB Appr	roach								
			As of 30	/09/2018			As of 3:	L/12/2018				As of	31/03/2019			As o	of 30/06	/2019	
		Original Exposure ¹	Exposure	Risk exposure amount	adjustment	Original Exposu	Exposure	Risk exposur	adjus	alue Istment	Original Exposur	Exposu		adjustment	Original Expo	Expos	sure	Risk exposure amount	adjustme
	(mln EUR, %)	Of which: defaulted	- Value ¹	Of which: defaulted	s and provisions	Of w				and visions	Of wh defau	ch: ted	Of which defaulted			Valu Of which: defaulted	le [*]	Of which: defaulted	s and provisio
Consolidated data	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 Retail - Qualifying Revolving Retail - Other Retail 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	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0))) 0 0 0 0 0 0 0 0
	IRB Total ²			0				0					0					0	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.



General governments exposures by country of the counterparty

Kuntarahoitus Ovi

							Kuntarahoitus Oyj							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria													
Total [0 - 3M [Belgium													
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

Kuntarahoitus Ovi

							Kuntarahoitus Oyj							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Derivat	tives		Off balance	ce sheet	
	(min zory)											Off-balance she		
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Finland	646 289 420 507 1,540 3,407 3,416	420 507	0 0 0 0 0 0	0 37 0 56 54 0 0	0 0 0 0 0 0	646 252 420 451 1,486 3,407 3,416	4 0 1 12 18 13 93	31 29 26 155 237 328 818 1,623	0 0 0 0 0 0 7	0 1 3 10 11 0 144 169	0 0 1,162 0 0 0 0 1,162	0 0 0 0 0 0	7
Total [0 - 3M [France								-7			5,202		
[0 - 3M [Germany													
[3M - 1Y [Croatia													
Total [0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy													
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

			Kuntarahoitus Oyj												
							As of 31/12/2018	3							
						Direc	ct exposures								
	(mln EUR)			On balance sl	neet				Deriva	tives	Off bala	nce sheet			
								Derivatives with pos	sitive fair value	Derivatives with negative fair value	Off-balance s	heet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount		
[0 - 3M [Lithuania														
Total [0 - 3M [Luxembourg														
[0 - 3M [Malta														
[0 - 3M [Netherlands														
Total [0 - 3M [Poland														
[3M - 1Y [Portugal														
[0 - 3M [Romania														
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Slovakia														
[0 - 3M [Slovenia														



General governments exposures by country of the counterparty

			Kuntarahoitus Oyj As of 31/12/2018												
							As of 31/12/2018								
						Dire	ct exposures								
	(mln EUR)			On balance sl	neet				Deriva	tives	Off bala	nce sheet			
								Derivatives with pos	sitive fair value	Derivatives with negative fair value		heet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount		
[0 - 3M [Spain														
[0 - 3M [Sweden														
[0 - 3M [United Kingdom														
[0 - 3M [Iceland														
[0 - 3M [Liechtenstein														
[0 - 3M [Norway														
[0 - 3M [Australia														
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Canada														
[0 - 3M [Hong Kong														



General governments exposures by country of the counterparty

							Kuntarahoitus Oyj							
							As of 31/12/2018							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sho	eet exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Latin America and the Caribbean													



General governments exposures by country of the counterparty

Kuntarahoitus Oyj

						Rantaranoitas Oyj					
						As of 31/12/2018					
					Dire	ect exposures					
	(mln EUR)			On balance s	heet		Deriva	atives		Off balance sheet	
							Derivatives with positive fair value	Derivatives with ne	ogativo fair valuo	Off-balance sheet exposures	
							Derivatives with positive fair value	Derivatives with he	egative fall value		Distanciality
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss of which: Financial assets a fair value through other comprehensive income	t of which: Financial assets at amortised cost	Carrying amount Notional amount	Carrying amount	Notional amount	Nominal Provisions	Risk weighted exposure amount
[0 - 3M [Africa										
[5Y - 10Y [[10Y - more Total	Africa	20	20		20						
[0 - 3M [Others	20 115 29 94 186 119	20 115 29 94 186 119	0 0 0 0 0	20 115 29 94 186 119	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[10Y - more Total		563	0 563	0	563 C	0	0 0	0	0	0	57

Notes and definition

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Britrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.
- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



General governments exposures by country of the counterparty

							Kuntarahoitus Oyj							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with po	sitive fair value	Derivatives with	negative fair value	Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [Austria													
Total [0 - 3M [Belgium													
[0 - 3M [Bulgaria													
Total [0 - 3M [Cyprus													
Total [0 - 3M [Czech Republic													
[5Y - 10Y [[10Y - more	Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

Part			Kuntarahoitus Oyj												
Note Part															
Part						_	Dire	ct exposures							
Part		(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	nce sheet	
Notice Part													Off-balance sh	neet exposures	
Notice Part									Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Control Radical Holding Control Cont									5 0.77 (1.11)						
Control Radical Holding Control Cont															Disk weighted
Companies Comp			Total annual annual annual af annual	Total carrying amount of											exposure amount
## 487 Report to come and account of the first	Residual Maturity	Country / Region	derivative financial assets	assets (net of short											
Company Comp				positions)		of which: Financial accets	of which: Financial accets at						Nominal	Provisions	
Company Comp					of which: Financial assets held for trading	designated at fair value	fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
Total Tota						through profit or loss	comprenensive income								
Total Tota															
Total Tota															
Total Tota	[0 - 3M [746 321 473	746 321 473	0	37 0 54	23	685 321 417	0 0 10	0 17 74	0	1 2	38 83 293	0	
Total Tota	[2Y - 3Y [[3Y - 5Y [Finland	506 1,517	506 1,517	0	0 54	0	506 1,461	15 15	194 154	0	9	319 31	0	
Total Tota	[5Y - 10Y [3,407 3,700 10.669	3,407 3,700 10.669	0	0 0 146	0 0	3,400 3,700 10,490	201	1.081	0	0 0	0 167 931	0 0	12
197 - 1971 1971 1971	[0 - 3M [[3M - 1Y [20/003	10,005		-10		20,150	202	1,013	,		352		
197 - 1971 1971 1971	[1Y - 2Y [France													
197 - 1971 1971 1971	[5Y - 10Y [[10Y - more														
Constant	Total [0 - 3M [[3M - 1V [
Constant	[1Y - 2Y [[2Y - 3Y [Gormany													
Constant	[3Y - 5Y [[5Y - 10Y [[10Y - more	Germany													
194-37 197-37 197-37 198-	Total [0 - 3M [
194-37 197-37 197-37 198-	[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
194-37 197-37 197-37 198-	[3Y - 5Y [[5Y - 10Y [Croatia													
Ost	[10Y - more Total														
Ost	[0 - 3M [[3M - 1Y [[1Y - 2Y [
Ost	[2Y - 3Y [[3Y - 5Y [Greece													
Total [0 - 3M [[10 - more	I IOTAL I														
Total [0 - 3M [[10 - more	[0 - 3M [[3M - 1Y [
Total [0 - 3M [[10 - more	[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Hungary													
[0 - 3M {	[5Y - 10Y [[10Y - more														
[10 - 3M	[0 - 3M [
[10 - 3M	[1Y - 2Y [[2Y - 3Y [Ireland													
[10 - 3M	[31 - 51 [57 - 107 [107 - more	•													
13m - 11	Total [0 - 3M [
[3Y - 5Y [[5Y - 10Y [[10Y - more	[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y []	[3Y - 5Y [[5Y - 10Y [ıtaıy													
[3M - 1Y [Total [0 - 3M [
[3Y - 5Y [[5Y - 10Y [[3M - 1Y [[1Y - 2Y [
	[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Latvia													
Total [10Y - more]	[10Y - more Total														



General governments exposures by country of the counterparty

		Kuntarahoitus Oyj												
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives	Off bala	nce sheet		
								Derivatives with positive fair value		Derivatives with negative fair value	Off-balance s	heet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount	
[0 - 3M [Lithuania													
Total [0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
Total [0 - 3M [Poland													
[3M - 1Y [Portugal													
[0 - 3M [Romania													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							Kuntarahoitus Oyj								
		As of 30/06/2019 Direct exposures													
						Dire	ct exposures								
	(mln EUR)			On balance sl	neet				Deriva	tives	Off bala	nce sheet			
								Derivatives with pos	sitive fair value	Derivatives with negative fair value	Off-balance s	heet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount		
[0 - 3M [Spain														
[0 - 3M [Sweden														
[0 - 3M [United Kingdom														
[0 - 3M [Iceland														
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Liechtenstein														
[0 - 3M [Norway														
[0 - 3M [Australia														
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Canada														
[0 - 3M [Hong Kong														



General governments exposures by country of the counterparty

							Kuntarahoitus Oyj							
							As of 30/06/2019							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
Total [0 - 3M [Middle East													
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Latin America and the Caribbean													



General governments exposures by country of the counterparty

Kuntarahoitus Oyj

						Runtaranoitus Oyj					
						As of 30/06/2019					
					Dire	ect exposures					
	(mln EUR)			On balance s	heet	Deriva	atives		Off balance sheet		
							Derivatives with positive fair value	Derivatives with ne	egative fair value	Off-balance sheet exposu	es
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss of which: Financial assets a fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount Notional amount	Carrying amount	Notional amount	Nominal Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Africa										
[0 - 3M [Others	26 116 120 73 359 98 0	26 116 120 73 359 98 0	0 0 0 0 0	26 116 0 120 0 73 359 0 98 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0

Notes and definition

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

(5) Residual (Regions:

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

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

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

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

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

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



Performing and non-performing exposures

			A	s of 30/09/201	8			As of 31/12/2018								
		Gross carry	ing amount		provisions ⁴ fin		Collaterals and financial		Gross carry	ing amount		Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial		
		Of which performing but past due >30	Of which non-performing ¹		On performing po	performing	guarantees received on non- performing		Of which performing but past due >30			On performing exposures ²	performing	guarantees received on non- performing		
(min FUD)		days and <=90 days		Of which: defaulted	схрозитез	exposures ³	exposures		days and <=90 days		Of which: defaulted	Схрозитез	exposures ³	exposures		
(mln EUR) Debt securities (including at amortised cost and fair value)	6,037	0	0	0	0	0	0	5,886	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	1,558	0	0	0	0	0	0	1,474	0	0	0	0	0	0		
Credit institutions	4,005	0	0	0	0	0	0	3,977	0	0	0	0	0	0		
Other financial corporations	397	0	0	0	0	0	0	364	0	0	0	0	0	0		
Non-financial corporations	77	0	0	0	0	0	0	70	0	0	0	0	0	0		
Loans and advances(including at amortised cost and fair value)	27,251	0	0	0	1	0	0	27,732	0	0	0	0	0	О		
Central banks	3,027	0	0	0	0	0	0	3,554	0	0	0	0	0	0		
General governments	10,017	0	0	0	0	0	0	10,497	0	0	0	0	0	0		
Credit institutions	2,041	0	0	0	1	0	0	1,348	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	11,788	0	0	0	0	0	0	11,948	0	0	0	0	0	0		
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Households	379	0	0	0	0	0	0	384	0	0	0	0	0	0		
DEBT INSTRUMENTS other than HFT	33,288	0	0	0	1	0	0	33,618	0	0	0	0	0	0		
OFF-BALANCE SHEET EXPOSURES	3,012		0	0	0	0	0	2,794		0	0	0	0	0		

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Performing and non-performing exposures

			A	As of 31/03/201	9			As of 30/06/2019								
		Gross carryi	ng amount		provisions ⁴ fi		Collaterals and financial guarantees		Gross carrying amount				mpairment, hanges in fair redit risk and	Collaterals and financial		
		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non- performing	received on non- performing		Of which performing but past due >30			On performing exposures ²	On non- performing	guarantees received on non- performing		
(mln EUR)				Of which: defaulted	CA,POSUI CS	exposures ³	exposures		days and <=90 days	Of which	Of which: defaulted	exposures	exposures ³	exposures		
Debt securities (including at amortised cost and fair value)	5,871	0	0	0	0	0	0	5,966	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	1,705	0	0	0	0	0	0	1,678	0	0	0	0	0	0		
Credit institutions	3,681	0	0	0	0	0	0	3,905	0	0	0	0	0	0		
Other financial corporations	406	0	0	0	0	0	0	304	0	0	0	0	0	0		
Non-financial corporations	80	0	0	0	0	0	0	80	0	0	0	0	0	0		
Loans and advances(including at amortised cost and fair value)	29,297	0	29	0	0	0	29	28,241	1	28	28	0	0	28		
Central banks	5,001	0	0	0	0	0	0	3,496	0	0	0	0	0	0		
General governments	10,746	0	0	0	0	0	0	10,871	0	0	0	0	0	0		
Credit institutions	1,104	0	0	0	0	0	0	1,176	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	152	0	0	0	0	0	0		
Non-financial corporations	12,074	0	29	0	0	0	29	12,172	0	28	28	0	0	28		
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Households	373	0	0	0	0	0	0	373	1	0	0	0	0	0		
DEBT INSTRUMENTS other than HFT	35,169	0	29	0	0	0	29	34,207	1	28	28	0	0	28		
OFF-BALANCE SHEET EXPOSURES	2,808		0	0	0	0	0	2,480		0	0	0	0	0		

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 30/09/2018			As of 31/12/2018						
	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for exforted for bearance me	anges in fair dit risk and kposures with	Collateral and financial guarantees	Gross carrying amount of exposures with forbearance measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair dit risk and exposures with	Collateral and financial guarantees		
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on		
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	o	0		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	43	o	0	0	43	62	0	0	0	62		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	0	0	0	0	0	18	0	0	0	18		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	42	0	0	0	42	43	0	0	0	43		
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0		
Households	1	0	0	0	1	1	0	0	0	1		
DEBT INSTRUMENTS other than HFT	43	0	0	0	43	62	0	0	0	62		
Loan commitments given	0	0	0	0	0	0	0	0	0	0		

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 31/03/2019			As of 30/06/2019								
	Gross carrying exposures with measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair dit risk and exposures with	Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	Collateral and financial guarantees					
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forhearance	Of which non- performing exposures with forbearance measures			Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures				
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0				
Central banks	0	0	0	0	0	0	0	0	0	0				
General governments	0	0	0	0	0	0	0	0	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	0	0	0	0	0	0	0	0	0	0				
Non-financial corporations	0	0	0	0	0	0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)	44	0	0	0	26	47	0	0	0	30				
Central banks	0	0	0	0	0	0	0	0	0	0				
General governments	18	0	0	0	0	18	0	0	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	0	0	0	0	0	0	0	0	0	0				
Non-financial corporations	25	0	0	0	25	29	0	0	0	29				
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0				
Households	1	0	0	0	1	1	0	0	0	1				
DEBT INSTRUMENTS other than HFT	44	0	0	0	26	47	0	0	0	30				
Loan commitments given	0	0	0	0	0	0	0	0	0	0				

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.