

Bank Name	OP Osuuskunta
LEI Code	7437003B5WFBOIEFY714
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	10,312	10,676	10,837	10,854	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	10,312	10,676	10,837	10,854	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	10,393	10,756	10,897	10,914	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	10,393	10,756	10,897	10,914	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	11,420	11,751	11,860	11,786	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	11,420	11,751	11,860	11,786	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	51,688	52,070	53,778	55,656	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	51,688	52,070	53,778	55,656	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	19.95%	20.50%	20.15%	19.50%	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	19.95%	20.50%	20.15%	19.50%	(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	20.11%	20.66%	20.26%	19.61%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.11%	20.66%	20.26%	19.61%	(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	22.09%	22.57%	22.05%	21.18%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.09%	22.57%	22.05%	21.18%	(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	131,435	125,598	130,104	128,165	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	7.91%	8.56%	8.38%	8.52%	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	10,393	10,756	10,897	10,914	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	10,314	10,676	10,837	10,854	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	131,435	125,598	130,104	128,165	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	131,435	125,598	130,104	128,165	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.9%	8.6%	8.4%	8.5%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.9%	8.5%	8.3%	8.5%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

OP Osuuskunta

			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	11,420	11,751	11,860		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	10,312	10,676	10,837		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	3,160	3,094	3,148		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	6,486	6,961	7,068	7,110	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-352	-406	-356	-295	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	2,131	2,134	2,135	2,137	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (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	-52	-81	-131	-195	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-740	-710	-699	-660	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	0	0	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	-298	-289	-302	-408	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
		(-) Defined benefit pension fund assets	-22	-27	-25		C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
		(-) Reciprocal cross holdings in CET1 Capital	0	0	0		C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
		(-) Excess deduction from AT1 items over AT1 Capital	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.
	Λ 1 14 1	Of which: from securitication 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 CPP
	A.1.14.1 A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not	0		0		C 01.00 (r460,c010) C 01.00 (r480,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	-	have a significant investment (-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0		C 01.00 (r480,c010) C 01.00 (r490,c010)	
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a	0	0	0			Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR Articles 4(27), 26(1) point (i), 42, 45, 47, 49(1) point (b), 40(1) to (2) and 70 of CRR
	-	significant investment	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 Article 48 of CRR
OWN FUNDS Transitional period		(-) Amount exceding the 17.65% threshold	0	0	0		C 01.00 (r510,c010)	
	A.1.19		0	0	0		C 01.00 (r524,c010)	Article 3 CRR
		CET1 capital elements or deductions - other	0	0	0		C 01.00 (r529,c010)	
		Transitional adjustments	0	0	0		CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1		0	0	0		C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0		C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3		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)	80	80	60		C 01.00 (r530,c010)	Article 61 of CRR
		Additional Tier 1 Capital instruments	0	0	0		C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	U	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	80	80	60	60	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)	10,393	10,756	10,897	10,914	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,028	995	963	871	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,028	995	963	871	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 (r970,c010) +	
							C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	51,688	52,070	53,778	55,656	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.95%	20.50%	20.15%	19.50%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.11%	20.66%	20.26%	19.61%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	22.09%	22.57%	22.05%	21.18%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	10,312	10,676	10,837	10,854	[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)	19.95%	20.50%	20.15%	19.50%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
Momo itome	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	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 rec		<u> </u>				

(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)	40,529	41,038	42,525	48,355	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	3,738	3,815	4,253	4,126	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	23,670	24,100	25,124	26,001	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	5,173	5,277	5,552	10,104	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	6,843	6,659	6,719	6,921	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	447	463	545	547	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 (r060, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	227	175	182	195	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)	41	46	43	41	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	1,393	1,319	1,561	1,482	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	1,393	1,319	1,561	1,482	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	4,136	4,136	4,232	4,232	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	4,136	4,136	4,232	4,232	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	4,915	4,893	4,689	804	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	51,688	52,070	53,778	55,656	



2019 EU-wide Transparency Exercise P&L OP Osuuskunta

Auto 1999					
## 1.00		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Specimen of the sources record 195		1 402	1 000	400	000
Part		1,492		489	980
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Control stypes reported 98 98 98 98 98 98 98 9					602
Control Alberton State Acuse courses 121					326
Comment of Name capital proposition is narrown (% protested in Name of Name				21	38
Designation communication co		210	291	/2	150
No. Part of commission incomes 1908		0	0	0	0
Cases of decogning of finencial assets and biblities not incessed at fire value brough and to rise shading and continued assets and biblities not finencial assets and biblities not finencia				3	7
Sealer, and Sealer, and Sealer		400	536	141	268
Cains or Cy losse or financial sasks and lubilities after value through profit or loss, ret 4 12 2 4 4 4 5 6		21	21	5	6
Gains of () losses from hodge secouting, net Echatupe difference [gain or () losse, lost No. dilet socialism prome (Aspenses) No. dilet socialism profit socialism profit or loss) No. dilet socialism profit socialism profit or loss of minimal socialism is subsidiris, pirit vertures and associate and no non-filiancial assets at fair value trivosp in profit or loss No. dilet socialism profit or loss of minimal socialism is subsidirism, pirit vertures and associate and no non-filiancial assets at fair value trivosp in profit or loss No. dilet socialism profit or loss of minimal socialism is subsidirism, pirit vertures and associate and no non-filiancial assets at fair value trivosp in profit or loss No. dilet socialism profit or loss of minimal socialism is subsidirism, pirit vertures and associate and no non-filiancial assets at fair value trivosp in profit or loss No. dilet socialism profit or loss of minimal socialism is subsidirism, pirit vertures and associ	Gains or (-) losses on financial assets and liabilities held for trading, net	121	142	9	20
Extragglatiferances (gain or C) loss, lect Not due to exertain frome (Acceptors) 1	Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	14	12	2	1
Nex other specialty income ('Opcorrison) 1,457 2,138 455 (daministrative expenses) 599 895 895 282 (daministrative expenses) 699 895 895 282 (daministrative expenses) 699 895 895 282 (daministrative expenses) 699 895 895 895 895 (daministrative expenses) 690 690 690 (doctor) 690 690 690 690 690 (doctor) 690 690 690 690 (doctor) 690 690 690 690 690 (doctor) 690 690 690 690 (financial assets at a mortised cost) (impairment or investinative in subsidiaries, joint ventures and associates and on non-financial assets) (impairment or investinative in subsidiaries, joint ventures and associates and on non-financial assets) (impairment or investinative in subsidiaries, joint ventures and associates and on non-financial assets) (impairment or investinative in subsidiaries, joint ventures and associates and on non-financial assets) (impairment or investinative in subsidiaries, joint ventures and associates and on non-financial assets) (impairment or investinative in subsidiaries, joint ventures and associates and on non-financial assets) (impairment or investinative in subsidiaries, joint ventures and associates and on non-financial assets) (impairment or investinative in subsidiaries, joint ventures and associates and on non-financial assets) (impairment or investinative in subsidiaries, joint ventures and associates and on non-financial assets) (impairment or investinative in subsidiaries, joint ventures and associates and on	Gains or (-) losses from hedge accounting, net	12	22	-9	-7
TOTAL OPERATING INCOME, NET 1,97 2,198 455 Administrative expenses) 859 855 282 Objection (or precision) 102 1144 44 Modification pairs or (-) losses, ret 0 0 0 (Commitments and quarantees given) 0 0 0 (Commitments and quarantees given) 0 0 0 Of which perding legal issues and tax lightonin 0 0 0 Of which perding legal issues and tax lightonin 0 0 0 Of which perding legal issues and tax lightonin 0 0 0 Of which perding legal issues and tax lightonin 0 0 0 Of which perding legal issues and tax lightonin 0 0 0 (Increases or (-) decreases of the fund for general banking rides, net/fund 0 0 0 (Increases or (-) decreases of the fund for general banking rides, net/fund 0 0 0 0 (Increases or (-) decreases of the fund for general banking rides, net/fund 0 0 0 0 (Increas	Exchange differences [gain or (-) loss], net	0	0	0	0
Administrative expenses 859 855 828 8	Net other operating income /(expenses)	4	-19	-8	8
Composition	TOTAL OPERATING INCOME, NET	1,457	2,198	465	956
Modification gains or (·) brevisal of provisions (·) reversal of provisions) 0	(Administrative expenses)	859	895	282	583
(Provisions or (-) reversal of provisions) 0 0 0 (Commitments and guarantees given) 0 0 0 0 (Other provisions) 0 0 0 0 of which pending legal issues and tax libigation. 0 0 0 0 Of which pending legal issues and tax libigation. 0 0 0 0 (Increases or (-) decreases of the fund for general banking risks, neth. 0 0 0 (Increases or (-) decreases of the fund for general banking risks, neth. 0 0 0 (Increases or (-) decreases of the fund for general banking risks, neth. 0 0 0 (Increases or (-) decreases of the fund for general banking risks, neth. 0 0 0 (Increases or (-) decreases of the fund for general banking risks, neth. 0 0 0 0 (Increases or (-) decreases of the fund for general banking risks, neth. 0 0 7 0 0 (Impairment or (-) reversal of impairment or (-) rev	(Depreciation)	102	144	44	90
Commitments and quarantees given) 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Modification gains or (-) losses, net	0	0	0	0
Commitments and guarantees given) 0 0 0 Of which pending legal issues and tax litigation ¹ 0 0 0 Of which pending legal issues and tax litigation ¹ 0 0 0 Of which restructuring ¹ (Increases or C) decreases of the fund for general banking risks, net) ² 0 0 0 (Inspairment or C) reversal of impairment on financial assets not measured at fair value through profit or loss) 24 53 11 (Financial assets at a fair value through other comprehensive income) 0 7 0 (Impairment or C) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) 24 46 11 (Impairment or C) reversal of impairment or investments in subsidiaries, joint ventures and associates and on non-financial assets) 23 83 0 Of which Scoolwill) 2 83 0 0 (Impairment or C) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets 23 83 0 (Institute of the profit or (c) loss of investments in subsidiaries, joint ventures and associates 2 13 13 12 (Institute of	(Provisions or (-) reversal of provisions)	0	0	0	0
Of which pending legal issues and tax litigation of which pending legal issues and tax litigation of which persurcturing of otherwises of the fund for general banking risks, net) of a consequent panking risks, net) of a consequent panking risks, net) of the fund for general banking risks and through profit or (a) seed of the fund for general banking risks and through profit or (a) seed of the fund for general banking risks and through profit or (a) seed of the fund for general banking risks and through profit or (a) seed of the fund for general banking risks and through profit or (a) seed of the fund for general banking risks and	(Commitments and guarantees given)	0	0	0	0
Of which pending legal issues and tax litigation* of which pending legal issues and tax litigation* of which perstructuring* of decreases of the fund for general banking risks, net)* of decreases of the fund for general banking risks, net)* of the fund for general banking risks and disposal on non-timent of investments in subsidiaries, pint ventures and associates and on non-financial assets. Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations. Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations. Profit or (-) loss after tax	(Other provisions)	0	0	0	0
Of which restructuring functoreses or the fund for general banking risks, nety (nor cases or (-) decreases or the fund for general banking risks, nety (nor cases or (-) decreases or the fund for general banking risks, nety (nor masured at fair value through profit or loss) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at anortised cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Financial assets at anortised cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Financial assets at anortised cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Financial assets at anortised cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other compre			0		
(Increases or (·) decreases of the fund for general banking risks, net) ² (Impairment or (·) reversal of impairment on financial assets not measured at fair value through profit or loss) (Financial assets at air value through other comprehensive income) (Financial assets at air value through other comprehensive income) (Financial assets at air value through other comprehensive income) (Financial assets at air value through other comprehensive income) (Financial assets at air value through other comprehensive income) (Financial assets at air value through other comprehensive income) (Financial assets at air value through other comprehensive income) (Financial assets at air value through other comprehensive income) (Financial assets at air value through other comprehensive income) (Financial assets at air value through other comprehensive in subsidaries, joint ventures and associates and on non-financial assets) (Financial assets at air value through other comprehensive in subsidaries, joint ventures and associates and on non-financial assets) (Financial assets at air value through other comprehensive in subsidaries, joint ventures and associates and on non-financial assets) (Financial assets at air value through other comprehensive in subsidaries, joint ventures and associates and on non-financial assets) (Financial assets and disposal profit or loss of investments in subsidaries, joint ventures and associates (Financial assets and disposal groups classified as held for sale not qualifying as discontinued operations (Financial assets and disposal profit or loss of investments in subsidaries, joint ventures and associates (Financial assets and disposal profit or loss (Financial assets and months of the control of the			9		
(financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at fair value through other comprehensive income) (Financial assets at amortised cost) (Financial assets at mortised cost) (Financial assets at fair value through other comprehensive incomplex in subsidiaries, pint ventures and associates and on non-financial assets) (Financial assets at fair value through other comprehensive incomplex in subsidiaries, pint ventures and associates and on non-financial assets) (Financial assets at fair value through other comprehensive incomplex in subsidiaries, pint ventures and associates and on non-financial assets) (Financial assets at fair value through office of the pinch of t	(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Financial assets at amortised cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (Negative goodwill recognised in profit or loss Negative goodwill recognised in profit or loss Negative goodwill recognised in profit or loss Near of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS after tax from discontinued operations Profit or (-) loss after tax from discontinued operations Profit or (24	53	11	39
(Financial assets at amortised cost) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (Negative goodwill recognised in profit or loss Nare of the profit or (·) loss of investments in subsidaries, joint ventures and associates Profit or (·) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (·) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT OR (·) LOSS after tax from discontinued operations Profit or (·) loss after tax from discontinued operations A B B B B B B B B B B B B B B B B B B	(Financial assets at fair value through other comprehensive income)	0	7	0	0
(of which Goodwill)000Negative goodwill recognised in profit or loss000Share of the profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations00PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS4501,037115PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS35786691Profit or (-) loss after tax from discontinued operations000	(Financial assets at amortised cost)	24	46	11	39
Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT or (-) loss after tax from discontinued operations PROFIT or (-) loss after tax from discontinued operations Description of the profit or (-) loss of investments in subsidaries, joint ventures and associates 1	(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	23	83	0	6
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT or (-) loss after tax from discontinued operations Profit or (-) loss after tax from discontinued operations 2	(of which Goodwill)	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT or (-) loss after tax from discontinued operations Profit or (-) loss after tax from discontinued operations 2		0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS PROFIT or (-) loss after tax from discontinued operations O O O O O O O O O O O O O		2	14	-12	-11
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS Profit or (-) loss after tax from discontinued operations 115 Profit or (-) loss after tax from discontinued operations 116 117 118 119 119 119 119 119 119		0	0	0	0
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 91 Profit or (-) loss after tax from discontinued operations 0 0 0		450	1,037	115	227
Profit or (-) loss after tax from discontinued operations 0				91	181
		0	0	0	0
		357	866	91	181
Of which attributable to owners of the parent					181

⁽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	8			As of 31/	12/2018			As of 31/	/03/2019			As of 30/	06/2019		
		Fai	r value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	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	12,818				12,371				14,632				10,616				IAS 1.54 (i)
Financial assets held for trading	3,558	136	3,207	215	3,569	89	3,326	153	4,255	176	3,881	198	4,640	112	4,212	316	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	43	0	0	43	43	0	12	31	33	0	10	23	46	0	0	46	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	12,112	10,413	1,418	281	12,264	9,762	2,314	188	12,516	10,566	1,705	245	12,508	10,570	1,708	230	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	86,424				87,378				88,345				89,990				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	485	0	485	0	541	0	541	0	870	0	870	0	743	0	743	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	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	5,063				5,319				5,287				5,161				
TOTAL ASSETS	120,503				121,484				125,939				123,704				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

(mln	EUR)		,	As of 30/09/20	18				As of 31	/12/2018					As of 31	03/2019					As of 30	/06/2019			
		Gross carr	ying amount		Accu	mulated impairment	Gr	oss carrying am	ount	Acc	cumulated impai	ment	Gro	ss carrying am	ount	Accui	nulated impai	rment	Gro	ss carrying an	nount	Accur	nulated impai	rment	
reakdown of financial assets by instrument and by counterparty sector ¹		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 e Credit-impaired assets t	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 2 Stag	paired increase in	increase in credit risk since initial recognition but	Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	increase in credit risk since initial recognition but	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 e Credit-impaire assets t		Stage 2 Assets with significant increase in credit risk since initial recognition but not credit impaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit impaired	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	12,104	1 10	0	-2	0	0 12,24	6 20	0		-3 C	0	12,518		0	0 -:	2 (0 12,510	()	0 -2	0	C	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	C	0	0	0	0	0	0 0	0	D	0 0	0	0		0	0			0 0)	0 0	0	C	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	4	4	0	0	0	0	4 (0		0 0	0	3	3	0	0			0 3	3)	0 0	0	C	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	76,157	7 9,628	8 1,16	-31	-89	-407 78,38	2 8,389	1,129	-3	-81	-409	78,596	9,12	0 1,14	-34	1 -78	-40	8 80,214	9,054	1,25	7 -40	-87	-411	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 OP Osuuskunta

								OI OSUUS	Carrea											
ĺ	SA				I	VI .									IM					
			VaR <i>(Memorandum item)</i>	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK AL CHARGE		ICE RISKS C ARGE FOR C			VaR (Memora	andum item)	STRESSED VaR (Me	emorandum item)	DEFAU MIGRAT	MENTAL JLT AND ION RISK L CHARGE		E RISKS CAPITAL RGE FOR CTP	
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		LATEST AVAILABLE (SVaRt-1)	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)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	MEASURE	FLOOR I	12 WEEKS AVERAGE MEASURE	TOTAL RISK EXPOSURE AMOUNT
(23.19	As of 30/09/2018	As of 31/12/2018			As of 30/	09/2018									As of 31/12	2/2018				
Traded Debt Instruments	1,389	1,308	0	0 0	0							0	0	0	0					
Of which: General risk	662	711	0	0	0							0	0	0	0					
Of which: Specific risk	412	329	0	0	0							0	0	0	0					
Equities Of which: General risk	0	0	0		0							0	0	0	0					
Of which: Specific risk	0		ا م		0									0	0					
Foreign exchange risk	0	0			0								0	0	0					
Commodities risk	4	11	0	0 0	0							0	0	0	0					
Total	1,393	1,319	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 31/	03/2019									As of 30/06	5/2019				
Traded Debt Instruments	1,553	1,472	0	0 0	0							0	0	0	0					
Of which: General risk	859	743	0	0	0							0	0	0	0					
Of which: Specific risk	469	477	0	0	0							0	0	0	0					
Equities	0	0	0	0	0							0	0	0	0					
Of which: General risk Of which: Specific risk	0	0	0		0							0		0	0					
Foreign exchange risk	0				0							l 0		0	0					
Commodities risk	8	10			0							0		0	0					
Total	1,561	1,482	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

OP Osuuskunta

					Standardise	ed Approach			
			As of 30/	09/2018			As of 31	1/12/2018	
		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	14,814	16,672	0		14,615	16,167	261	
	Regional governments or local authorities	3,868	4,006	19		3,927	4,035	0	
	Public sector entities	353	114			352	121	32	
	Multilateral Development Banks	659	750			630	749	0	
	International Organisations	510	510			386	386	0	
	Institutions	481	372			317	318	7	
	Corporates	2,737	2,367	2,343		2,813	2,490	2,477	
	of which: SME	1,902	1,542			1,610	1,306	1,292	
	Retail of which: SME	3,441	1,283	961		3,487	1,284	961	
Consolidated data		172	172	4		13	12	20	
	Secured by mortgages on immovable property of which: SME	1/2	1/2	00		0	0	29	
	Exposures in default	26	10	77	7	21	15	10	6
	Items associated with particularly high risk	0	13	2 ⁷		0	0	10	O
	Covered bonds	n	0	ĺ		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	0	
	Equity	0	0	0		13	12	12	
	Other exposures	125	125	312		24	24	24	
	Standardised Total ²	27,187	26,391	3,758	27	26,642	2 25,66	0 3,821	. 29

⁽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 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	13,571	14,983	0		13,309	14,505	261	
	Regional governments or local authorities	2,263	2,457	0		2,315	2,440	0	
	Public sector entities	178	114	0		176	121	32	
	Multilateral Development Banks	0	91	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6	70	1		17	18	0	
	Corporates	871	845	827		1,073	1,043	1,042	
	of which: SME	51	30	29		58	35	34	
	Retail	3,413	1,271	953		3,465	1,278	956	
FINLAND	of which: SME	0	0	0		12	12	7	
	Secured by mortgages on immovable property	172	172	86		58	58	29	
	of which: SME	1	1	1	_	0	0	0	
	Exposures in default	12	7	9	4	14	9	10	5
	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		13	12	12	
	Other exposures	125	125	312		24	24	24	
	Standardised Total ²	(1) 0 : : 1			22		() ()		24

(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	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 a provisions ²
	(mln EUR, %)								
	Central governments or central banks	315	445	0		327	503	0	
	Regional governments or local authorities	1,325	1,370	0		1,321	1,321	0	
	Public sector entities	175	0	0		176	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	10	10	2		2	2	0	
	of which: SME	0	١			0	0		
	Retail	2	1	0		2	1		
	of which: SME	0	0			0	0		
GERMANY	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	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				

(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.

Central governments or central banks Central governments or local authorities 116 52 0 0 115 109 0 0 0 0 0 0 0 0 0						Standardise	d Approach			
Central governments or central banks Central governments or local authorities 116 52 0 0 115 109 0 0 0 0 0 0 0 0 0				As of 30/	09/2018			As of 31	/12/2018	
Central governments or central banks 6 59 0 15 109 0 0 0 0 0 0 0 0 0			Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Regional governments or local authorities										
Public sector entities			6		0		6	· ·	0	
Multilateral Development Banks 0 0 0 0 0 0 0 0 0			116	52	0		115	109	0	
International Organisations 0 0 0 0 0 0 0 0 0			0	0	0		0	0	0	
Institutions			0	0	0		0	0	0	
Corporates Cor			0	0	0		0	0	0	
SWEDEN Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Covered bonds Coliective investments undertakings (CIU) Equity O			1	1	0		0	140	0	
SWEDEN Retail			0	0	0		149	149	149	
SWEDEN of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Exposures in default Of Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity of which: SME Of O			0	1	U 1		0	0	0	
Secured by mortgages on immovable property 0 0 0 0 0 0 0 0 0			4 0	1	1		4	1	1	
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 O O O O O O O O O O O O O	SWEDEN		0	0	0		0	0	0	
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 O O O O O O O O O O O O O			l o	0	0		0	0	0	
Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity O O O O O O O O O O O O O				0		0	0	0		0
Covered bonds0000Claims on institutions and corporates with a ST credit assessment0000Collective investments undertakings (CIU)0000Equity00000				0	0		0	0		5
Claims on institutions and corporates with a ST credit assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0	0		0	0	0	
Collective investments undertakings (CIU) Equity 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0	0		0	0	0	
Equity 0 0 0 0			0	0	0		0	0	0	
			0	0	0		0	0	0	
Other exposures 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

OP Osuuskunta

					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	111	201	0		112	201	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	237	237	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			
	Retail of which: SME	0	0	0		1	0	0			
RANCE		0	0	0		0	0	0			
	Secured by mortgages on immovable property of which: SME	0	0	0		0	0				
	Exposures in default	0	0	0	0	0	0				
	Items associated with particularly high risk	0	0		Ü	0	0	l on			
	Covered bonds		0			o 0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0			o l	0	0			
	Collective investments undertakings (CIU)	0	0			0	0	0			
	Equity	0	0			0	0	0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²				0						

(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 general credit risk adjustments. Standardise	ed Approach
As of 30/09/2018	As of 31/12/2018

			As of 30/09/2018				As of 31/	12/2018	
	(mln EUR, %)	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
	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	
	Retail	1	0	0		1	0	0	
NORWAY	of which: SME	0	0	0		0	0	0	
INOINVAI	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments 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				due to credit conversion factors				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	31	31	0		31	31	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		
	Retail	0	0	0		0	0	0		
CANADA	of which: SME	0	0	0		0	0	0		
	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	0	0	0	0	0	0	0		
	Exposures in default	0	0	0	U	0	0	0	0	
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0		
		0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity Other exposures	0	0	0		0	0	0		
	Standardised Total ²	0	0	0	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) 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

			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	4	4	0		0	0	0				
	Regional governments or local authorities Public sector entities	57	55	11		56	56	0				
	Multilateral Development Banks	0	0	0		0	0					
	International Organisations	0	0	0		0	0					
	Institutions	174	0	0		0	0	0				
	Corporates	790	683	681		818	681	674				
	of which: SME	775	673	671		783	657	650				
	Retail	2	2	1		0	0	0				
LITHUANIA	of which: SME	2	2	1		0	0	0				
	Secured by mortgages on immovable property	0	0	0		0	0	0				
	of which: SME Exposures in default	0	0	0	1	0	0	0	1			
	Items associated with particularly high risk	7	0	9	1	/ n	0	9	1			
	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				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.



Credit Risk - Standardised Approach

OP Osuuskunta

					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	623	623	0		645	645	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 of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		U 1	0	0				
	of which: SME		0	0		1	0	0				
NETHERLANDS	Secured by mortgages on immovable property	o l	0	0		0	0					
	of which: SME	0	0			o l	0					
	Exposures in default	0	0		n	n l	0		n			
	Items associated with particularly high risk	0	0	l		n l	0					
	Covered bonds	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	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 genera	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, %)											
İ	Central governments or central banks Regional governments or local authorities	0 0	0	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 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 3	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 Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	ا ۱	0	0		0 n	l 0	0				
	Other exposures	0	0	0		0	0	0				
	Standardised Total ²				0	,			0			
		<i>(</i> 2)			1							

(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

		(2) Total value adjustments and exposures, but includes general	(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 Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	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				
	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	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity Other exposures	0	0	0		0	0	0				
		U	U	U	0	U	U U	U	0			
	Standardised Total ²				0				1			

(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

OP Osuuskunta

		Standardised Approach								
			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	16,923	18,483	261		13,008	14,538	264		
	Regional governments or local authorities	4,281	4,363	0		4,865	4,853	0		
	Public sector entities	329	119			328	157	38		
	Multilateral Development Banks	682	799			626	772	0		
	International Organisations	463	463			469	469	0		
	Institutions	342	343			544	328	9		
	Corporates	3,058	2,632	2,613		3,261	2,775	2,759		
	of which: SME	1,998	1,595	1,576		2,220	1,748	1,732		
	Retail	3,558	1,266	948	3	3,672	1,353	1,014		
Consolidated data	of which: SME	6	6	3	3	4	4	2		
Consolidated data	of which: SME Secured by mortgages on immovable property	62	62	31		0	0	0		
	of which: SME	0	0	C		0	0	0		
	Exposures in default	29	21	24	9	25	16	18	9	
	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	4	3	3		3	3	3		
	Other exposures	341	341	341		28	28	28		
	Standardised Total ²	30,072	28,895	4,260	35	26,831	25,293	4,133	33	

(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 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	15,521	16,797	261		11,583	12,894	264	
	Regional governments or local authorities	2,759	2,860	0		3,325	3,330	0	
	Public sector entities	176	119	31		179	118	30	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	20	21	0		173	13	2	
	Corporates	1,094	1,060	1,059		1,064	1,060	1,059	
	of which: SME	59	35	34		47	45	44	
	Retail	3,536	1,260	944		3,651	1,348	1,010	
FINLAND	of which: SME	6	6	3		4	4	2	
ITINLAIND	Secured by mortgages on immovable property	62	62	31		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	14	8	9	6	14	8	9	6
	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	4	3	3		3	3	3	
	Other exposures	341	341	341		28	28	28	
	Standardised Total ²				28				26

(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 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 and provisions ²		
	(mln EUR, %)										
	Central governments or central banks	329	482	0		332	442	0			
	Regional governments or local authorities	1,229	1,229	0		1,243	1,243	0			
	Public sector entities	153	0	0		149	39	8			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	2	2	0		3	3	1			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Retail	2	1	0		2	1	0			
GERMANY	of which: SME	0	0	0		0	0	0			
GERMAINT	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments 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 generation	al 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 and provisions ²
	(mln EUR, %)								
	Central governments or central banks	6	0	0		6	1	0	
	Regional governments or local authorities	118	111	0		116	109	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	1		0	0		
	Institutions			0		0	0		
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	4	1	1		4	1	1	
SWEDEN	of which: SME	0	0	0		0	0	0	
SVVLDLIN	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 Thems associated with particularly high rick	0	0	0	Ü	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0				0	0		
	Collective investments undertakings (CIU)	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

OP Osuuskunta

						OP Osuuskunta			
					Standardise	ed Approach			
			As of 31	/03/2019			As of 30)/06/2019	
	(w.l., EUD. 04)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	llue adjustments and provisions 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	0 0 0 0 0 0 0 0	90 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 20 71 71 1	91 0 0 0 0 0 0 0	0 0 0 0 0 0 0	
FRANCE	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	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
	Standardised Total ²	(1) Original exposure, unlike Exp							0
		(2) Total value adjustments and exposures, but includes genera	l credit risk adjustments.	nterparty excludes those for sec			and other own runds reduction	ns related to the	
				100 100 10	Standardise	ed Approach		10512242	
		Original Exposure ¹	As of 31, Exposure Value ¹	/03/2019 Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	As of 30 Exposure Value ¹	0/06/2019 Risk exposure amount	llue 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 Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
NORWAY	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	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
	Collective investments undertakings (CIU) Equity	0 0	0	0 0		0	0	0 0	
	Other exposures Standardised Total ²	U	U	0	0	U	0	0	0
		(1) Original exposure, unlike Exp	posure value, is reported befor	e taking into account any effec	t due to credit conversion factors	s or credit risk mitigation technic	ues (e.a. substitution effects)).	
		 Original exposure, unlike Exp Total value adjustments and exposures, but includes genera 	provisions per country of cou						
		(2) Total value adjustments and	provisions per country of cou		curistisation exposures, additiona				
		(2) Total value adjustments and	I provisions per country of cou Il credit risk adjustments.		curistisation exposures, additiona	l valuation adjustments (AVAs)	and other own funds reduction		
	(mln EUR, %)	(2) Total value adjustments and	I provisions per country of cou Il credit risk adjustments.	nterparty excludes those for sec	Standardise Value adjustments and	ed Approach	and other own funds reduction	0/06/2019	lue adjustments and provisions ²
CANADA	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	(2) Total value adjustments and exposures, but includes genera	d provisions per country of count	703/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
CANADA	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 ¹	d provisions per country of count	703/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
CANADA	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 One o	As of 31, Exposure Value O O O O O O O O O O O O O	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 t due 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 0 32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
CANADA	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 One o	As of 31, Exposure Value O O O O O O O O O O O O O	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 t due to credit conversion factors curistisation exposures, additional	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Note	
CANADA	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 One o	As of 31 Exposure Value O 31 O 0 31 0 0 0 0 0 0 0 0 0 0 0 0 0	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 t due to credit conversion factors curistisation exposures, additional	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value 0 32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Note	
CANADA	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 One o	As of 31 Exposure Value O 31 O 0 31 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 and provisions ² O t due to credit conversion factors curistisation 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 32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7/06/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ²
CANADA	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 (min EUR, %) Central governments or central banks Regional 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 O 31 O 0 31 0 0 0 0 0 0 0 0 0 0 0 0 0	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 Out due to credit conversion factors curistisation exposures, additional standardises Standardises 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 O 32 O 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amount O O O O O O O O O O O O O O O O O O O	provisions ² 0 0 alue adjustments and
CANADA	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 Retail of which: SME Secured by mortgages on immovable property	Original Exposure Original Exposure, unlike Exposure Original Exposure, unlike Exposure, unlike Exposures, but includes general	As of 31 Exposure Value O 31 O 0 31 0 0 0 0 0 0 0 0 0 0 0 0 0	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 Out due to credit conversion factors curistisation exposures, additional standardises Standardises 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 O 32 O 0 0 0 0 0 0 0 0 0 0 0 0	7/06/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 0 ulue adjustments and
	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	Original Exposure Original Exposure, unlike Exposure Original Exposure, unlike Exposure Original Exposure, unlike Exposures, but includes general Exposures, but in	As of 31, Exposure Value O 31 O 31 O 0 0 0 0 0 0 0 0 0 0 0 0	/03/2019 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 Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and	Original Exposure As of 30 Exposure Value 0 0 32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7/06/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 0 oliue adjustments and	

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).
 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

OP Osuuskunta

					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 an provisions ²
	(mln EUR, %)								
	Central governments or central banks	690	690	0		658	658	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	
	Retail	1	0	0		1	0	0	
NETHERLANDS	of which: SME	0	0	0		0	0	0	
VETTILINEATIOS	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	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				

(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 genera	al 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 and provisions ²
	(mln EUR, %)	0	0	0		0	0	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		
	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	
	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	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²	U	U	0	0	0	U		0
	Standardised Total								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.

		exposures, but includes gener	ar create risk dayasaments.		Chandaudica	d Annyonah			
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	06/2019	
	(role EUD - 0/)	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		
	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 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
'	of which: SME	0	0	0	0	0	0	0	2
	Exposures in default	0	0	0	U	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	n			0 n	0	0	
	Collective investments undertakings (CIU)	0	0			0	0		
	Equity	0	0			0	0	0	
	Other exposures	0	0			0	0	0	
	Standardised Total ²				0				0

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).
 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 - IRB Approach OP Osuuskunta

							IRB App	oroach					
				As of 30/0	09/2018					As of 31/	12/2018		
		Original Ex	Original Exposure ¹		Risk exposu	re amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	ire amount	Value adjustme
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	, T
	Institutions	7,917	0	7,429	990	0	1	8,056	0	7,614	1,083	0)
	Corporates	46,854	799	36,151	23,106	0	392	47,707	770	36,537	23,473	0	/
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0)
	Corporates - Of Which: SME	17,198	374	13,990	9,303	0	126	17,382	325		8,848	0)
	Retail	55,740	452	53,739	5,173	452	112	55,793	472		5,277	451	
	Retail - Secured on real estate property	46,790	353	46,355	3,294	394	66	47,265	365	46,828	3,302	405	<i>)</i>
Cancalidated data	Retail - Secured on real estate property - Of Which: SME	1,179	30	1,132	413	53	2	1,212	31	1,163	426	52	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	45,611	323	45,223	2,881	342	64	46,053	334	45,665	2,877	353	3
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0)
	Retail - Other Retail	8,950	99	7,383	1,879	58	46	8,528	108	7,252	1,975	47	1
	Retail - Other Retail - Of Which: SME	914	28	864	578	53	9	1,175	31	1,115	705	37	1
	Retail - Other Retail - Of Which: non-SME	8,035	71	6,519	1,300	5	37	7,352	77	6,137	1,269	10)
	Equity	2,454	0	2,454	6,843	0		2,406	0	2,406	6,659	0)
	Other non credit-obligation assets				1,107						1,188		
	IRB Total ²				37,218						37,680		

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

							IRB App	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	Original Exposure ¹		Risk exposu	ıre amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	re amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	472	0	358	27	0	0	585	0	447	71	0	0
	Corporates	44,519	797	34,660	22,132	0	390	45,075	768	35,050	22,472	0	401
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	15,678	374	13,067	8,712	0	124	15,743		13,085	8,264	0	131
	Retail	55,388	444	53,403	5,138	446		55,452		53,746		445	104
	Retail - Secured on real estate property	46,530	348	46,098	3,270	388	66	47,003	359	46,569	3,282	398	51
ETNI AND	Retail - Secured on real estate property - Of Which: SME	1,179	30	1,132	413	53		1,212	31	1,163	426	52	3
FINLAND	Retail - Secured on real estate property - Of Which: non-SME	45,351	317	44,966	2,857	336	64	45,791	328	45,406	2,856	346	47
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8,857	96	7,305	1,868	58	44	8,449	106	7,177	1,956	46	54
	Retail - Other Retail - Of Which: SME	904	28	857	575	53	9	1,171	31	1,107	694	37	12
	Retail - Other Retail - Of Which: non-SME	7,953	68	6,448	1,293	5	35	7,278	75	6,069	1,262	10	41
	Equity	2,406	0	2,406	6,746	0	1	2,370	0	2,370	6,590	0	4
	Other non credit-obligation assets												
	IRB Total												

(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).

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

					IRB Ap	proach			
			As of 30/	09/2018			As of 31,	/12/2018	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original Exposure ¹	Exposure	Risk exposure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	- Value ¹	Of which: defaulted	and provisions	Of which: defaulted	— Value ¹	Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0 (0	0	0 0	0	0
	Institutions	1,087	1,072	137	0	1,192	0 1,178	171	0
	Corporates	35 0	26	13	0	47	0 12	10	0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	17	14	6	0	34	0 4	4	0
	Retail	24 0	23	1	0	22	0 21	4	0
	Retail - Secured on real estate property	19	18	1	0	18	0 18	1	0
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
GERMANT	Retail - Secured on real estate property - Of Which: non-SME	19	18		0	18	0 18	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	5	4		0	5	0 4	3	0
	Retail - Other Retail - Of Which: SME	ا ا						3	0
	Retail - Other Retail - Of Which: non-SME	5	4		(4	3	U C	
	Equity Other pen credit chligation accets	O C	U	U (0	U	0	U	U
	Other non credit-obligation assets IRB Total								

					IRB Ap	proach				
			As of 30/	09/2018			As of 31	/12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustment and
	(mln EUR, %)	Of which: defaulted	- value	Of which: defaulted	provisions	Of which	ch:		Of which: defaulted	provisions
	Central banks and central governments	n derauited	0	0 delauiteu	0	n derault	0 0	0	n	
	Institutions	811	781	41		828	0 805	49	0	
	Corporates	881	580	358		916	0 582		0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0 0	0	0	
	Corporates - Of Which: SME	713	458	255	1	699	0 466	234	0	
	Retail	79	L 74	8 1	٥ ا	73	1 72	7	1	
	Retail - Secured on real estate property	49	49	4	ι 0	49	1 49	4	1	
CMEDEN	Retail - Secured on real estate property - Of Which: SME	0	0	0 0	0	0	0 0	0	0	
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	49	L 49	4 1	ι 0	49	1 49	4	1	
	Retail - Qualifying Revolving	0	0	0 0	0	0	0 0	0	0	
	Retail - Other Retail	30	25	4	0	24	1 23	3	0	
	Retail - Other Retail - Of Which: SME	4	2	0 0	0	0	0 0	0	0	
	Retail - Other Retail - Of Which: non-SME	26	24	4	0	24	1 23	3	0	
	Equity	0	0	0 0	0	0	0 0	0	0	
	Other non credit-obligation assets									
	IRB Total									

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

						IRB App	proach					
			As of 30/	09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure				Original Exposure ¹		Exposure Value ¹	Risk exposu	ıre amount	Valı adjustr an
	(mln EUR, %)	Of which: defaulted	— Value ¹		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	provis
	Central banks and central governments	0	0 0	0	(0	0	C	0	0	(,
	Institutions	1,018	0 992	92	(1	1,065	0	1,039	83	()
	Corporates	113	0 30	45	(0	160	0	68	112	(1
	Corporates - Of Which: Specialised Lending	0	0 0	0	(0	0	0	0	0	(<i>!</i>
	Corporates - Of Which: SME	109	0 29	45	(138	0	4/	/4	(
	Retail Secured on real estate property	5	0 5	1	(5	0	11	2	(1
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 0	0			1	0	1	0	(าไ
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	4	0 4	1			4	0		0		,
	Retail - Qualifying Revolving	o o	0	0	(Ö	0		0	()
	Retail - Other Retail	1	0 1	0	(0	1	0	7	1	(ار
	Retail - Other Retail - Of Which: SME	0	0 0	0	(0	0	0	6	1	(ر
	Retail - Other Retail - Of Which: non-SME	1	0 1	0	(0	1	0	1	0	(ر
	Equity	0	0 0	0	(0	0	0	0	0	(J
	Other non credit-obligation assets											
	IRB Total											

Credit Risk - IRB Approach

OP Osuuskunta

						IRB App	proach					
			As of 30/	09/2018					As of 31/	/12/2018		
			Exposure	Risk exposi	ure amount	Value adjustments	Original Exposure ¹		Exposure	Risk exposure amount		Va adjust
	(mln EUR, %)		- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	aı provi
	Central banks and central governments	0	0	0	uerauneu (0	0	0	0	0	ueraunteu ()
	Institutions	838	831	37			886	0	879	46	0	ار
	Corporates	220	174	48	(0	269	0	167	53	C	ار
	Corporates - Of Which: Specialised Lending	0 0	0	0	(0	0	0	0	0	O	ر
	Corporates - Of Which: SME	87	87	15	(0	92	0	88	16	C	ر
	Retail	16	15	3	1	1 0	15	1	14	2	1	T
	Retail - Secured on real estate property	11	11	2	1	1 0	11	0	11	2	1	T
NODWAY	Retail - Secured on real estate property - Of Which: SME	0	0	0	(0	0	0	0	0	C	J
NORWAY	Retail - Secured on real estate property - Of Which: non-SME	11	11	2	1	1 0	11	0	11	2	1	T
	Retail - Qualifying Revolving	0	0	0	(0	0	0	0	0	C)
	Retail - Other Retail	5	4	1	(0	4	0	4	1	C)
	Retail - Other Retail - Of Which: SME	0	0	0	(0	0	0	0	0	C)
	Retail - Other Retail - Of Which: non-SME	5	4	1	(0	3	0	3	1	C)
	Equity	0	0	0	(0	0	0	0	0	C)
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 30	/09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure	Risk exposu	ıre amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposu	ire amount	Value adjustmen
	(min EUD 0/)	Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	(mln EUR, %) Central banks and central governments	delauited	0	0	derauited	0	0	derauited	0	0	derauited	n l
	Institutions	1,221	1,221	76	٦		1,168		1,168	78	(
	Corporates	0 0	0	0			3		0	0	(ő
	Corporates - Of Which: Specialised Lending	0 0	0	0	d	0	0	0	0	0	C	
	Corporates - Of Which: SME	0 0	0	0	c	0	3	0	0	0	C	0
	Retail	2 0	2	0	c	0	2	0	2	0	C	0
	Retail - Secured on real estate property	2 0	2	0	C	0	1	0	1	0	C	o l
CANADA	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	C	0	0	0	0	0	C	ס
CANADA	Retail - Secured on real estate property - Of Which: non-SME	2 0	2	0	C	0	1	0	1	0	C)
	Retail - Qualifying Revolving	0 0	0	0	C	0	0	0	0	0	C	0
	Retail - Other Retail	1 0	1	0	C	0	1	0	1	0	C	0
	Retail - Other Retail - Of Which: SME	0 0	0	0	C	0	0	0	0	0	C	0
	Retail - Other Retail - Of Which: non-SME	1 0	1	0	C	0	1	0	1	0	0	0
	Equity	0 0	0	0	C	0	0	0	0	0	C	0
	Other non credit-obligation assets IRB Total											

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

					IRB App	proach				
			As of 30/	09/2018			As of 31	/12/2018		
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original Exposure ¹	Exposure	Risk exposi	ure amount	Val adjusti
	(mln EUR, %)	Of which: defaulted	Value ¹	Of which: defaulted	and provisions	Of which: defaulted			Of which: defaulted	an provis
	Central banks and central governments	0 0	0	0	0 0	0	0 0	0	deradited 0)
	Institutions	0 0	0	o	0 0	0	0 0	0		
	Corporates	183 0	120	109	0 0	185	0 103	110	0)
	Corporates - Of Which: Specialised Lending	0 0	0	О	0 0	О	0 0	0	0	D
	Corporates - Of Which: SME	145 0	91	74	0 0	136	0 67	67	0	D
	Retail	0 0	0	0	0 0	1	0 1	1	0	
	Retail - Secured on real estate property	0 0	0	0	0 0	0	0 0	0	0	
1 TT	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0 0	0	0 0	0	0	
LITHUANIA	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	0 0	0	0 0	0	0)
	Retail - Qualifying Revolving	0 0	0	0	0 0	0	0 0	0	0)
	Retail - Other Retail	0 0	0	0	0 0	1	0 1	1	0)
	Retail - Other Retail - Of Which: SME	0 0	0	0	0 0	1	0 1	1	0)
	Retail - Other Retail - Of Which: non-SME	0 0	0	0	0 0	0	0 0	0	0	D
	Equity	0 0	0	0	0 0	0	0 0	0	0	D
	Other non credit-obligation assets									
	IRB Total									

					IRB Ap	proach					
			As of 30/	09/2018				As of 31,	/12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposi	ıre amount	Value adjustment and
	(mln EUR, %)	Of which: defaulted	value	Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0 (0	0	0 0	0	0	0	0	C)
	Institutions	134	121	21	0	141	0	126	25	C)
	Corporates	153	93	36	0	171	0	92	33	C)
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	C)
	Corporates - Of Which: SME	8	8	7	0	27	0	8	4	0)
	Retail	8	8	0	0	7	0	7	0	C	
	Retail - Secured on real estate property	5	5	0	0 0	5	0	5	0	C)
NETHEDI ANDC	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 0	0	0	0	0	C)
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-SME	5	5	0	0 0	5	0	5	0	C)
	Retail - Qualifying Revolving	0	0	0	0 0	0	0	0	0	C)
	Retail - Other Retail	3	3	0	0 0	2	0	2	0	C)
	Retail - Other Retail - Of Which: SME	1	1	0	0 0	0	0	0	0	C)
	Retail - Other Retail - Of Which: non-SME	2	2	0	0 0	2	0	2	0	C	D
	Equity	0	0	0	0 0	0	0	0	0	C)
	Other non credit-obligation assets										
	IRB Total										

					IRB Ap	proach					
			As of 30/	09/2018				As of 31/	12/2018		
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposu	ure amount	Value adjustment
	(mla FUD 04)	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which:	and provisions		Of which:	Value ¹		Of which:	and provisions	
	(mln EUR, %)	defaulted	0	defaulted		0	defaulted	0	0	defaulted	
	Central banks and central governments Institutions		0			0	0	0	0		<u>'</u>
	Corporates		0			0	"	0	0		ál
	Corporates - Of Which: Specialised Lending		0			0		0	0		á
	Corporates - Of Which: SME		0			0	٥	0	0		مأ
	Retail		0	ol o	0	0		0	0		S
	Retail - Secured on real estate property		0	ol o	0	0	0	0	0		J
	Retail - Secured on real estate property - Of Which: SME	0 0	0	ol d	0	0	0	0	0		J
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	o o	0	0	0	0	0	l c	J
	Retail - Qualifying Revolving	0 0	0	o o	0	0	0	0	0	c	J
	Retail - Other Retail	0 0	0	0 0	0	0	0	0	0	c	J
	Retail - Other Retail - Of Which: SME	0 0	0	0 0	0	0	0	0	0	c	J
	Retail - Other Retail - Of Which: non-SME	0 0	0	0 0	0	0	0	0	0	c	J
	Equity	0 0	0	0 0	0	0	0	0	0	c)
	Other non credit-obligation assets										
	IRB Total										

						IRB Ap	proach					
			As of 30/	/09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustme
	(min ELID 0/)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provision
	(mln EUR, %) Central banks and central governments	deraulted	0	0	deradited	0	0	uerauiteu	0	0	deraulted	0
	Institutions			0			0	0		0		n
	Corporates		o o	0				0		0		0
	Corporates - Of Which: Specialised Lending		0	0			0	0		0		0
	Corporates - Of Which: SME	0 0	0	0	(0 0	0	0	0	0		0
	Retail	0 0	0	0		0	0	0	0	0		0
	Retail - Secured on real estate property	0 0	0	0	(0	0	0	0	0) (0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME	0 0	0	0	(0	0	0	0	0		0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-SME	0 0	0	0	(0	0	0	0	0) (0
	Retail - Qualifying Revolving	0 0	0	0	(0	0	0	0	0		0
	Retail - Other Retail	0	0	0		0	0	0	0	0		0
	Retail - Other Retail - Of Which: SME		0	0	(0	0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME			0	,		0	0		0		0
	Equity Other non credit-obligation assets		, U	U		U U	U		,		· · · · · · · · · · · · · · · · · · ·	
	IRB Total											



IRB Total

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach

OP Osuuskunta

							IRB App	roach					
				As of 31/0	03/2019					As of 30/	06/2019		
		Original Ex	oosure ¹	Exposure	Risk exposu	re amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	re amount	Value adjustmen
	(mln EUR, %)	Of which: defaulted 0 0 0 0 0			Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	8,294	1	7,849	1,049	0	2	7,880	0	7,629	923	0	
	Corporates	49,421	769	37,828	24,613	0	385	51,186	818	39,204	25,618	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	18,506	308	14,861	9,648	0	125	18,962	322		9,697	0	
	Retail	56,537	495	54,413	5,552	479	109	57,011	495	,	10,104	698	
	Retail - Secured on real estate property	47,276	387	46,849	3,543	431	55	47,445	384	47,007	7,975	621	
Consolidated data	Retail - Secured on real estate property - Of Which: SME	1,136	30	1,091	379	50	3	1,128	29	,	433	63	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	46,140	358	45,758	3,164	381	51	46,317	355	45,926	7,541	557	'
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	9,261	108	7,564	2,008	48	55	9,566	111	7,845	2,129	77	
	Retail - Other Retail - Of Which: SME	930	28	878	587	39	11	940	28	885	625	46	
	Retail - Other Retail - Of Which: non-SME	8,331	80	6,687	1,421	9	44	8,625	83	6,961	1,504	31	
	Equity	2,427	0	2,427	6,719	0		2,498	0	2,498	6,921	0	
	Other non credit-obligation assets				878						1,203		
	IRB Total ²				38,810						44,768		

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

							IRB App	oroach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original Ex	kposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	645	0	501	77	0	0	496	0	490	47	0	
	Corporates	46,678	768	36,259	23,508	0	383	48,420	813	37,490	24,541	0	40
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	16,806	307	13,950	9,029	0	124	17,341	318	14,272	9,119	0	12
	Retail	56,204	487	54,093	5,514	473	108	56,684	489	,	10,034	692	10
	Retail - Secured on real estate property	47,023	382	46,599	3,520	426	54	47,206	380	46,770	7,931	615	5
CTNII AND	Retail - Secured on real estate property - Of Which: SME	1,136	30	1,091	379	50	3	1,128	29	1,081	433	63	3
FINLAND	Retail - Secured on real estate property - Of Which: non-SME	45,888	352	45,508	3,141	376	51	46,078	351	45,688	7,498	552	2 5
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	9,181	105	7,494	1,994	48	53	9,478	109	7,773	2,103	76	5
	Retail - Other Retail - Of Which: SME	928	28	877	580	39	11	934	28	882	610	46	1
	Retail - Other Retail - Of Which: non-SME	8,252	78	6,618	1,415	8	43	8,544	81	6,891	1,494	31	. 4
	Equity	2,382	0	2,382	6,633	0	4	2,442	0	2,442	6,802	0	1
	Other non credit-obligation assets												
	IRB Total												

(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).

(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).

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

						IRB Ap	proach					
			As of 31,	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	C	0	0	C	0	0	0	,
	Institutions	1,296	1,281	176	C	0	1,299		1,282	170	0	ı
	Corporates	79	1 36	36	C	0	129	1	L 86	61	0	ı
	Corporates - Of Which: Specialised Lending	0	0	0	C	0	0	c	0	0	0	i
	Corporates - Of Which: SME	43	1 13	13	C	0	47	1	17	20	0	i
	Retail	23	22	3	C	0	22	c	21	5	0	i
	Retail - Secured on real estate property	18	18	1	C	0	17	c	17	2	0	i
CEDMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	C	0	0	c	0	0	0	i
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	18	18	1	C	0	17	c	17	2	0	İ
	Retail - Qualifying Revolving	0	0	0	C	0	0	c	0	0	0	i
	Retail - Other Retail	5	0 4	2	C	0	5	c	4	2	0	<i>I</i>
	Retail - Other Retail - Of Which: SME	0	0	2	C	0	0	c	0	2	0	Į.
	Retail - Other Retail - Of Which: non-SME	5	0 4	0	C	0	4	[c	4	0	0	r (
	Equity	0	0	0	C	0	0	C	0	0	0	C
	Other non credit-obligation assets											
	IRB Total											

IRB Approach As of 31/03/2019 As of 30/06/2019 Risk exposure amount Original Exposure¹ Risk exposure amount Original Exposure¹ Value¹ and Value¹ Of which: Of which: Of which: Of which: provisions (mln EUR, %) Central banks and central governments 797 Institutions 1,006 975 Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME 435 Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME **SWEDEN** 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 Equity Other non credit-obligation assets

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹ Of which:	_	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposi	ure amount	Valu adjustm and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisi
	Central banks and central governments	0	0 0	0	C	0	0	O	0	0	(0
	Institutions	1,141	1,116	81	c	2	1,072	0	1,067	71	(0
	Corporates	174	0 80	134	C	0	96	0	72	119	(0
	Corporates - Of Which: Specialised Lending	0	0	0	c	0	0	0	0	0	(0
	Corporates - Of Which: SME	143	0 50	78	C	0	73	0	51	80	(0
	Retail	6	0 5	0	c	0	5	0	5	0	(0
	Retail - Secured on real estate property	4	0 4	0	C	0	4	0	4	0	(0
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	C	0	0	0	0	0	(0
FRAINCE	Retail - Secured on real estate property - Of Which: non-SME	4	0 4	0	C	0	4	0	4	0	(0
	Retail - Qualifying Revolving	0	0	0	C	0	0	0	0	0	(0
	Retail - Other Retail	2	0 1	0	C	0	1	0	1	0	(0
	Retail - Other Retail - Of Which: SME	0	0	0	C	0	0	0	0	0	(0
	Retail - Other Retail - Of Which: non-SME	2	0 1	0	0	0	1	0	1	0	(0
	Equity	0	0 0	0	C	0	0	0	0	0	(0
	Other non credit-obligation assets											
	IRB Total											

Credit Risk - IRB Approach

OP Osuuskunta

(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).

(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).

(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).

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

						IRB App	proach				
			As of 31/	03/2019					As of 30/	06/2019	
		Original Exposure ¹ Exposu		Risk expos	ure amount	Value adjustments	Original E	Exposure ¹	Exposure	Risk exposure amount	Valu adjustm
	(mln EUR, %)	Of which: defaulted 0 0 0		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹	Of which: defaulted	provisi	
	Central banks and central governments	0 0	0	0	0	0	0	0	0	0	0
	Institutions	897	890	48	0	0	919		912	52	0
	Corporates	272	226	79	0	0	268	0	216	65	0
	Corporates - Of Which: Specialised Lending	0	0	0	0		0	0	0	0	0
	Corporates - Of Which: SME Retail	93	89	16	0		91	0	83	15	0
		15	15	3	<u></u>	. 0	15	1	14	6	1
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			2	1	. 0	11	0	11	0	1
NORWAY	Retail - Secured on real estate property - Of Which: non-SME	11	11	2	1	١	11	0	11	4	1
	Retail - Qualifying Revolving		11	0	1		0	0	0	0	0
	Retail - Other Retail	5	4	1		0	4	0	4	2	0
	Retail - Other Retail - Of Which: SME			0		0	0	0	0	1	0
	Retail - Other Retail - Of Which: non-SME	4	4	1		o o	4	0	4	1	0
	Equity		0	0		0	0	0	0	0	0
	Other non credit-obligation assets										
	IRB Total										

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted 0 0 0 1,122 0 1,122 5 0 1		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions	
	Central banks and central governments	0	0 0	0	C	0	0	(0	0	(O
	Institutions	1,122	1,122	76	c	0	1,124	. (1,124	66		D
	Corporates	5	0 1	1	C	0	5	c	2	2		o l
	Corporates - Of Which: Specialised Lending	0	0	0	C	0	0		0	0		D
	Corporates - Of Which: SME	5	0 1	1	C	0	5		2	2	(D
	Retail	2	0 2	0	C	0	2		2	0		0
	Retail - Secured on real estate property	2	0 2	0	C	0	2		2	0		D
CANADA	Retail - Secured on real estate property - Of Which: SME	0	0	0	C	0	0		0	0		9
CANADA	Retail - Secured on real estate property - Of Which: non-SME	2	2	0	0	0	2		2	0		0
	Retail - Qualifying Revolving	0	0	0	C	0	0		0	0		2
	Retail - Other Retail	0	0	0	C	0	1			0	(0
	Retail - Other Retail - Of Which: SME	0	0	0	0		0			0		
	Retail - Other Retail - Of Which: non-SME	0	0	0			1			0		
	Equity Other non credit-obligation assets	U	0	U	U) U	U		U	U		J
	IRB Total											

							IRB Ap	proach				
			As o	of 31/0	03/2019					As of 30/	/06/2019	
		Original Exposur	re ¹ Exposı Value		Risk exposi	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposure amoun	t Value adjustments and
	(mln EUR, %)		which: aulted			Of which: defaulted	provisions		Of which: defaulted	Value	Of which defaulte	n: provisions
LITHUANIA	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: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total	0 1 183 0 160 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 97 0 82 0 0 0 0	0 99 0 82 1 0 0 0			0 0 1 158 0 0 136 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 88 0 75 0 0 0 0 0 0 0 0	0 0 76 0 61 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustment and
	(mln EUR, %)	Of which: defaulted 0 0 0 220 0 205 183 0 106		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions	
	Central banks and central governments	0 0	0	0	0	0	0	0	0	0	(٥
	Institutions	220		27	0	0	219	0	205	28	(J
	Corporates	183	106	59	0	0	187	3	106	57		J
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0	0)
	Corporates - Of Which: SME	39	21	21	0	0	41	3	20	18	(J
	Retail	8 0	8	0		0	8	0	8	1		J
	Retail - Secured on real estate property	5	5	0		0	5	0	5	1		J
NETHERLANDS	Retail - Secured on real estate property - Of Which: SME	0		0			0	0	٥	0		ر
112111211211100	Retail - Secured on real estate property - Of Which: non-SME	5	5	0			5	0	5	1)
	Retail - Qualifying Revolving Retail - Other Retail			0			0	0	0	0)
	Retail - Other Retail - Of Which: SME	0 0	3	0			3		3	0		7
	Retail - Other Retail - Of Which: non-SME		3	0			3		3	0		0
	Equity			0			3		3	0		0
	Other non credit-obligation assets		,			, U			U	0		
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposi	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustme
		Of which:	Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provision
	(mln EUR, %)	defaulted			defaulted			defaulted			defaulted	
	Central banks and central governments	0 0	0	0	0	0	(0	0		
	Institutions	0 0	0	0	0		(0	0		
	Corporates Of Which: Coosinlined Londing	0 0	0	0	0				0	0		
	Corporates - Of Which: Specialised Lending	0 0	0	0	0		(0	0		
	Corporates - Of Which: SME Retail	0 0	0	0	0				0	0		
	Retail - Secured on real estate property		0	0	0				0	0		
	Retail - Secured on real estate property - Of Which: SME		0	0					0	0		
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-SME		0	0					0	0		
, , , , , , , , , , , , , , , , , , , ,	Retail - Qualifying Revolving		0	0	١				0	0		
	Retail - Other Retail		0	0	١				0	0		
	Retail - Other Retail - Of Which: SME		0	0	١				0	0		
	Retail - Other Retail - Of Which: non-SME		0	0	١	0			0	0		
	Equity	0 0	0	0	0	o		o o	0	0		
	Other non credit-obligation assets											
	IRB Total											

						IRB App	proach					
			As of 31/	03/2019		-1,2 / p			As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments	Original E	xposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(mln EUR, %)	Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
Corpora Corpora Corpora Corpora Corpora Corpora Corpora Retail Reta Reta Reta Reta Reta Reta Reta Reta	I banks and central governments tions ates porates - Of Which: Specialised Lending porates - Of Which: SME ail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME ail - Qualifying Revolving ail - 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		



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	atives		Off balar	nce sheet	
												Off-balance st	neet exposures	
												On Bulance si	icet exposures	
								Derivatives with p	ositive fair value	Derivatives with	n negative fair value			
			T-1-1									-		Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)											
			positions		of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				of which: Financial assets held for trading	acsignated at rail value	Tall Value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [0	0	0	0	0	0	(0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0 0	(0 0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Austria	0	0	0	0	0	0	(0	0	0	0	0	
[5Y - 10Y [62	62	0	0	62	0	(0	0	0	0	0	
[10Y - more Total		62	62	0 0	0	62	0 0	(C	0 0	0 0	0	0 0	0 0	0
[0 - 3M [[3M - 1Y [0	0 0	0	0	0	0 0	(0 0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Belgium	0	0	0	0	0	0 0	(0	0	0	0 0	0	
Total [0 - 3M [61	61 0	0 0	0	61 0	0	(0 0	0	0	0 0	0 0	
Total [0 - 3M [92	92	0	0	92	0		0	0	0	0	0	0
[3M - 17 [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Bulgaria													
Total [0 - 3M [
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Cyprus													
[5Y - 10Y [[10Y - more														
Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Czech Republic													
[0 - 3M [
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0	0	0 0	0	0	0 0	(0 0	0	0	0 0	0	
[1Y - 2Y [[2Y - 3Y [Denmark	0	0	0	0	0 0	0 0	(0 0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more		28	28 0	0 0 0	0	28	0 0	(0 0	0 0	0	0 0	0	
Total		28 1	28 1	0	0	28	0	C) 0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 5	0 5	0	0	0 0	0 5	(0 0	0 0	0	0	0	
[1Y - 2Y [Estonia	8 17	8 17	0	0	0 0	8 17	(0 0	0	0	51 12	0	
[10Y - MOTE]		89	55 2 89	0 0	0	0	89	(0 0	0	0	0 0 74	0	0
13(4)	1	1 09	09	<u> </u>		<u> </u>			· U				<u> </u>	U



General governments exposures by country of the counterparty

							OP Osuuskunta As of 31/12/2018)						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet	2			Derivati	ives		Off balar	nce sheet	
	(Milit EUK)							Derivatives with p			negative fair value		neet exposures	
			Total carrying amount of											Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets			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 [Finland	334 75 27 55 129 872 12,491 13,983	334 75 26 55 129 872 12,491 13,983	3 6 2 2 0 0 0	0 0 0 0 0 0	0 60 0 0 0 278 0	12,491	(() 1. 5. 36 159 262		0 0 14 15 0 15 17	854 0 388 216 32 169 2,437 4,096	598 102 150 0 5 62 386 1,303	0 0 0 0 0 0	287
[0 - 3M [France	0 0 60 0 51 0 0	0 0 60 0 51 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 60 0 51 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Germany	0 23 540 152 525 598 0	598 0	0 0 0 3 8 2 0	0 0 0 0 0 0	0 23 540 149 516 595 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	((((0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Italy	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Latvia	0 0 0 0 0 0 0	0 0 0 0 0 0 0 2	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 2		0 0 5 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 50	0 0 0 0 0 0	



General governments exposures by country of the counterparty

							OP Osuuskunta	•						
						Dire	As of 31/12/2018 ct exposures							
	(v.l. EUD)			On balance s	sheet		ct exposures		Deriva	tives		Off bala	nce sheet	-
	(mln EUR)			On Balance s				Derivatives with pos		Derivatives with neg	egative 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 [Lithuania	0 0 0 0 38 18 0	0 0 0 0 38 18 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 38 18 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Luxembourg	0 37 40 0 0 216 0	0 37 40 0 0 216 0	0 0 0 0 0 0	0 0 0 0 0 0	0 37 40 0 0 216	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Malta													
[0 - 3M [Netherlands	0 0 28 0 142 475 0	0 0 28 0 142 475 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 28 0 142 475 0 645	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Poland													
[0 - 3M [Portugal	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	ositive 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 [Spain													
[0 - 3M [Sweden	1 56 0 0 0 51 0	1 56 0 0 0 51 0	0 0 0 0 0 0	0 0 0 0 0 0	0 56 0 0 0 51 0	1 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	12 0 0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada	0 0 0 0 0 31 0	0 0 0 0 0 31 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 31 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Hong Kong	31	31			31	U C C C C C C C C C C C C C C C C C C C	U C C C C C C C C C C C C C C C C C C C					3	U .



General governments exposures by country of the counterparty

							As of 31/12/2018							
						Direc	ct exposures	<u> </u>						
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial					Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
		derivative financial assets	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 [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [Other advanced economies non EEA													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Other Central and eastern Europe countries non EEA													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [Middle East													
[0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

OP Osuuskunta

						Or Osaaskarita					
						As of 31/12/2018	3				
						irect exposures					
	(mln EUR)			On balance s	heet		Deriv	atives		Off balance sheet	
							Derivatives with positive fair value	Derivatives with	negative fair value	Off-balance sheet exposures	
											Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss of which: Financial asset fair value through oth comprehensive incor	amorticed cost	Carrying amount Notional amount	Carrying amount	Notional amount	Nominal Provisions	exposure amount
[0 - 3M [Africa										
[0 - 3M [Others										

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, El Salvador, 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 Revisa, 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

							OP Osuuskunta							
						Divo	As of 30/06/2019	<u>'</u>						
				On halance of	hoot	Direc	ct exposures		Doriv	ativos		Off halar	see cheet	-
	(mln EUR)		1	On balance sl	neet				Deriva	atives		Off balar	nce sheet	_
												Off-balance sh	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
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 [Austria	0 0 0 0 0 0 65	0 0 0 0 0 0 65	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 65	0 0 0 0 0 0			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
Total [0 - 3M [Belgium	65 0 0 30 0 0 106 0	0 0 30 0 0 106 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 30 0 0 106 0	0 0 0 0 0 0	() () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Bulgaria	137	13/	U								V	v	
Total [0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark	0 0 0 0 0 0 29	0 0 0 0 0 0 29 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 29 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total [0 - 3M [Estonia	29 7 0 7 5 28 47 1	7 0 7 5 27 47 1	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	7 0 7 5 27 47 1		0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 16 0 50 101 5 0 1	0 0 0 0 0 0	



General governments exposures by country of the counterparty

							Osuuskunta f 30/06/2019							
						Direct expo								
	(mln EUR)			On balance sl	heet	J. Coo Ca.			 Derivat	ives		Off balan	ce sheet	
	(IIIII EUK)							Derivatives with pos			negative fair value	Off-balance she		
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)			: Financial assets at lue through other rehensive income	Financial assets at nortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Finland	624 81 35 58 109 1,074 10,864	624 81 35 58 109 1,074 10,864 12,845	28 1 0 0 0 0 0	0 0 0 0 0 0 0	357 71 0 0 0 0 293 0	240 9 35 58 109 781 10,864 12,095	0 0 2 21 48 131 284	5 71 205 283 580 1,404 2,590	0 0 11 14 0 18 41	0 0 302 216 29 161 2,194 2,903	696 250 0 1 5 147 441 1,540	0 0 0 0 0 0	294
[0 - 3M [France					. = -	==7,550		5/25-2	<u>.</u>				
[0 - 3M [Germany	0 249 126 232 337 804 0	804 0	0 0 0 0 0 26 0	0 0 0 0 0 0	0 249 126 232 337 778 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	8
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Italy													
[0 - 3M [Latvia	5 0 8 0 0 1 4	5 0 8 0 0 1 4	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	5 0 8 0 0 1 4	0 0 0 0 0 0	5 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 100	0 0 0 0 0 0	0



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
	(min Edity)											Off-balance s	heet exposures	
								Derivatives with p	ositive 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 [Lithuania	0 0 0 0 53 0 2	0 0 0 0 53 0 2	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 53 0 2	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Luxembourg	0 37 40 0 62 236 0	0 37 40 0 62 236 0	0 0 0 0 0 0	0 0 0 0 0 0	0 37 40 0 62 236 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Malta													
[0 - 3M [Netherlands	0 0 28 20 94 516 0	0 0 28 20 94 516 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 28 20 94 516 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M [Poland													
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ice sheet	
	, i											Off-balance sh	eet exposures	
								Derivatives with po	ositive 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 [Spain													
[0 - 3M [Sweden	57 0 0 0 0 0 53 0	57 0 0 0 0 0 53 0	0 0 0 0 0 0	0 0 0 0 0 0	56 0 0 0 0 53 0	1 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	12 0 0 0 0 0 0 0	0 0 0 0 0 0	0
[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 0 0 0 0 32 0	0 0 0 0 0 32 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 32 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Hong Kong	32	32			52	U C C C C C C C C C C C C C C C C C C C	U C C C C C C C C C C C C C C C C C C C		J			J	V



General governments exposures by country of the counterparty

							As of 30/06/2019							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sheet 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 pos	sitive fair value	Derivatives with	Carrying amount Notional amount	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		Nominal		
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Other advanced economies non EEA													
[0 - 3M	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

OP Osuuskunta

						OF Osuuskunta					
						As of 30/06/2019					
					Dire	ct exposures					
	(mln EUR)			On balance s	heet	Deriva	atives		Off balance sheet		
							Derivatives with positive fair value	Derivatives with	negative fair value	Off-balance sheet 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 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 [Africa										
[0 - 3M [Others										

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, El Salvador, 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 Revisa, 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, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con

(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

			ı.	As of 30/09/201	8			As of 31/12/2018								
		Gross carry	ring amount	Accumulated impa accumulated chan value due to credit provisions ⁴			Collaterals and financial		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial		
		Of which performing but past due >30 days and <=90			On performing exposures ²	On non- performing exposures ³	guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90			On performing exposures ²	On non- performing exposures ³	guarantees received on non- performing exposures		
(mln EUR)		days		Of which: defaulted		CAPOSUICS			days		Of which: defaulted		cxposures			
Debt securities (including at amortised cost and fair value)	12,131	0	0	0	2	0	0	12,283	0	0	0	3	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	3,697	0	0	0	0	0	0	3,543	0	0	0	1	0	0		
Credit institutions	6,698	0	0	0	1	0	0	6,744	0	0	0	1	0	0		
Other financial corporations	304	0	0	0	0	0	0	408	0	0	0	0	0	0		
Non-financial corporations	1,432	0	0	0	1	0	0	1,588	0	0	0	1	0	0		
Loans and advances(including at amortised cost and fair value)	99,716	105	1,401	1,191	152	375	780	100,219	154	1,407	1,200	98	429	791		
Central banks	12,654	0	0	0	0	0	0	12,216	0	0	0	0	0	0		
General governments	1,719	0	2	2	2	0	0	1,911	0	0	0	1	0	0		
Credit institutions	238	0	0	0	1	0	0	182	0	0	0	1	0	0		
Other financial corporations	880	0	0	0	2	0	0	883	0	0	0	0	0	0		
Non-financial corporations	31,890	17	753	684	86	303	304	32,675	31	751	677	60	343	305		
of which: small and medium-sized enterprises at amortised cost	14,340	15	539	487	22	194	0	14,153	20	551	489	30	230	0		
Households	52,334	88	646	505	61	72	476	52,351	122	655	523	35	85	485		
DEBT INSTRUMENTS other than HFT	111,847	105	1,401	1,191	154	375	780	112,501	154	1,407	1,200	100	429	791		
OFF-BALANCE SHEET EXPOSURES	24,486		83	79	4	0	1	24,079		71	67	5	0	6		

⁽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

			Α	As of 31/03/201	9		As of 30/06/2019							
	Gross carrying amo			Accumulated impairment, accumulated changes in favalue due to credit risk and provisions ⁴		hanges in fair	ges in fair t risk and Collaterals and financial		Gross carryi		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial	
	pe	Of which performing but past due >30	Of which non-performing ¹		On performing	On non- performing	guarantees received on non- performing		Of which performing but past due >30			On performing	On non- performing	guarantees received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	12,533	0	0	0	2	0	0	12,525	0	0	0	2	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	3,779	0	0	0	0	0	0	3,859	0	0	0	0	0	0
Credit institutions	6,761	0	0	0	1	0	0	6,741	0	0	0	1	0	0
Other financial corporations	403	0	0	0	0	0	0	375	0	0	0	0	0	0
Non-financial corporations	1,591	0	0	0	1	0	0	1,550	0	0	0	1	0	0
Loans and advances(including at amortised cost and fair value)	103,440	144	1,464	1,253	108	412	1,023	101,086	89	1,504	1,283	118	420	1,055
Central banks	14,479	0	0	0	0	0	0	10,464	0	0	0	0	0	0
General governments	1,962	0	0	0	1	0	0	2,122	0	0	0	1	0	0
Credit institutions	159	0	0	0	1	0	0	133	0	0	0	0	0	0
Other financial corporations	903	0	0	0	0	0	0	926	0	0	0	0	0	0
Non-financial corporations	33,218	20	796	721	69	328	449	34,221	16	807	733	77	332	458
of which: small and medium-sized enterprises at amortised cost	14,055	13	540	479	27	210	0	14,407	13	541	481	28	210	331
Households	52,719	124	669	532	38	83	574	53,220	73	697	549	39	88	597
DEBT INSTRUMENTS other than HFT	115,974	144	1,464	1,253	111	412	1,023	113,611	89	1,504	1,283	120	420	1,055
OFF-BALANCE SHEET EXPOSURES	25,841		69	62	8	0	23	26,913		74	64	8	0	27

⁽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 change due to cressions for extended for the control of the control o	anges in fair dit risk and xposures with	Collateral and financial guarantees	Gross carrying exposures with measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		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 exposures with forbearance measures		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)	2,514	430	0	0	2,223	2,565	426	76	67	2,360			
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	431	169	0	0	294	408	165	49	45	320			
of which: small and medium-sized enterprises at amortised cost	337	144	0	0	0	348	145	41	37	0			
Households	2,083	260	0	0	1,929	2,158	261	27	22	2,041			
DEBT INSTRUMENTS other than HFT	2,514	430	0	0	2,223	2,565	426	76	67	2,360			
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 wit measures	g amount of th forbearance	accumulated ch value due to cre provisions for e	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Gross carrying exposures wit measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		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)	2,613	436	70	62	2,491	2,568	447	69	62	2,441			
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	425	164	42	39	373	454	173	42	39	398			
of which: small and medium-sized enterprises at amortised cost	342	135	33	31	0	366	142	33	31	327			
Households	2,188	272	28	23	2,118	2,113	274	27	23	2,044			
DEBT INSTRUMENTS other than HFT	2,613	436	70	62	2,491	2,568	447	69	62	2,441			
Loan commitments given	0	0	0	0	0	2	0	0	0	2			

⁽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.