



2019 EU-wide Transparency Exercise

| | |
|---------------------|------------------------|
| Bank Name | Säästöpankkiliitto osk |
| LEI Code | 7437005892K69S3MW344 |
| Country Code | FI |

2019 EU-wide Transparency Exercise

Key Metrics

Säästöpankkiliitto osk

| (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 | 947 | 948 | 964 | 1,003 | 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 | 947 | 948 | 964 | 1,003 | C 01.00 (r020,c010) - C 05.01 (r440,c010) | Article 50 of CRR |
| Tier 1 capital - transitional period | 947 | 948 | 964 | 1,003 | 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 | 947 | 948 | 964 | 1,003 | C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) | Article 25 of CRR |
| Total capital - transitional period | 981 | 978 | 990 | 1,025 | 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 | 981 | 978 | 990 | 1,025 | 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 | 5,412 | 5,386 | 5,465 | 5,486 | 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 | 5,412 | 5,386 | 5,465 | 5,486 | 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 | 17.50% | 17.61% | 17.64% | 18.28% | 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 | 17.50% | 17.61% | 17.64% | 18.28% | (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 | 17.50% | 17.61% | 17.64% | 18.28% | CA3 {3} | - |
| Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 17.50% | 17.61% | 17.64% | 18.28% | (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 | 18.13% | 18.16% | 18.12% | 18.68% | CA3 {5} | - |
| Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 18.13% | 18.16% | 18.12% | 18.68% | (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 | 10,825 | 11,035 | 11,085 | 11,865 | 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 | 8.75% | 8.59% | 8.70% | 8.45% | C 47.00 (r340,c010) | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |

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Leverage ratio

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| (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 | 947 | 948 | 964 | 1,003 | C 47.00 (r320,c010) | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |
| A.2 | Tier 1 capital - fully phased-in definition | 947 | 948 | 964 | 1,003 | C 47.00 (r310,c010) | |
| B.1 | Total leverage ratio exposures - using a transitional definition of Tier 1 capital | 10,825 | 11,035 | 11,085 | 11,865 | C 47.00 (r300,c010) | |
| B.2 | Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital | 10,825 | 11,035 | 11,085 | 11,865 | C 47.00 (r290,c010) | |
| C.1 | Leverage ratio - using a transitional definition of Tier 1 capital | 8.7% | 8.6% | 8.7% | 8.5% | C 47.00 (r340,c010) | |
| C.2 | Leverage ratio - using a fully phased-in definition of Tier 1 capital | 8.7% | 8.6% | 8.7% | 8.5% | C 47.00 (r330,c010) | |

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Capital

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| | | (min EUR, %) | | | | | | |
|--------------------------------------------|------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------|------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | | As of 30/09/2018 | As of 31/12/2018 | As of 31/03/2019 | As of 30/06/2019 | COREP CODE | REGULATION | |
| OWN FUNDS Transitional period | A | OWN FUNDS | 981 | 978 | 990 | 1,025 | C 01.00 (e10),e10) | Articles 4(118) and 72 of CRR |
| | A.1 | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) | 947 | 948 | 964 | 1,003 | C 01.00 (e20),e10) | Article 50 of CRR |
| | A.1.1 | Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) | 55 | 55 | 55 | 51 | C 01.00 (e30),e10) | Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR |
| | A.1.2 | Retained earnings | 699 | 708 | 709 | 760 | C 01.00 (e130),e10) | Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR |
| | A.1.3 | Accumulated other comprehensive income | 0 | 0 | 0 | 0 | C 01.00 (e180),e10) | Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR |
| | A.1.4 | Other Reserves | 226 | 222 | 236 | 231 | C 01.00 (e200),e10) | 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 (e210),e10) | Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR |
| | A.1.6 | Minority interest given recognition in CET1 capital | 0 | 0 | 0 | 0 | C 01.00 (e230),e10) | Article 84 of CRR |
| | A.1.7 | Adjustments to CET1 due to prudential filters | -2 | -4 | -4 | -4 | C 01.00 (e250),e10) | Articles 32 to 35 of and 36 (1) point (f) of CRR |
| | A.1.8 | (-) Intangible assets (including Goodwill) | -28 | -29 | -29 | -32 | C 01.00 (e300),e10) + C 01.00 (e340),e10) | Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR |
| | A.1.9 | (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs | 0 | 0 | 0 | 0 | C 01.00 (e370),e10) | Articles 36(1) point (e) and 38 of CRR |
| | A.1.10 | (-) IRB shortfall of credit risk adjustments to expected losses | 0 | 0 | 0 | 0 | C 01.00 (e380),e10) | Articles 36(1) point (e), 40 and 159 of CRR |
| | A.1.11 | (-) Defined benefit pension fund assets | 0 | 0 | 0 | 0 | C 01.00 (e390),e10) | Articles 4(109), 36(1) point (e) and 41 of CRR |
| | A.1.12 | (-) Reciprocal cross holdings in CET1 Capital | 0 | 0 | 0 | 0 | C 01.00 (e430),e10) | Articles 4(122), 36(1) point (g) and 44 of CRR |
| | A.1.13 | (-) Excess deduction from AT1 items over AT1 Capital | 0 | 0 | 0 | 0 | C 01.00 (e440),e10) | 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 (e450),e10) + C 01.00 (e460),e10) + C 01.00 (e470),e10) + C 01.00 (e471),e10) + C 01.00 (e472),e10) | Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 37(2)(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR. |
| | A.1.14.1 | Of which: from securitisation positions (-) | 0 | 0 | 0 | 0 | C 01.00 (e460),e10) | Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR |
| | A.1.15 | (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment | 0 | 0 | 0 | 0 | C 01.00 (e480),e10) | Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR |
| | A.1.16 | (-) Deductible DTAs that rely on future profitability and arise from temporary differences | -2 | -4 | -4 | -3 | C 01.00 (e490),e10) | Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR |
| | A.1.17 | (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment | 0 | 0 | 0 | 0 | C 01.00 (e500),e10) | Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR |
| | A.1.18 | (-) Amount exceeding the 17.65% threshold | 0 | 0 | 0 | 0 | C 01.00 (e510),e10) | Article 48 of CRR |
| | A.1.19 | (-) Additional deductions of CET1 Capital due to Article 3 CRR | 0 | 0 | 0 | 0 | C 01.00 (e524),e10) | Article 3 CRR |
| | A.1.20 | CET1 capital elements or deductions - other | 0 | 0 | 0 | 0 | C 01.00 (e529),e10) | - |
| | A.1.21 | Transitional adjustments | 0 | 0 | 0 | 0 | CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26) | - |
| | A.1.21.1 | Transitional adjustments due to grandfathered CET1 Capital instruments (+/-) | 0 | 0 | 0 | 0 | C 01.00 (e220),e10) | Articles 48(1) to (3), and 484 to 487 of CRR |
| | A.1.21.2 | Transitional adjustments due to additional minority interests (+/-) | 0 | 0 | 0 | 0 | C 01.00 (e240),e10) | Articles 479 and 480 of CRR |
| | A.1.21.3 | Other transitional adjustments to CET1 Capital (+/-) | 0 | 0 | 0 | 0 | C 01.00 (e520),e10) | Articles 469 to 472, 478 and 481 of CRR |
| | A.2 | ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) | 0 | 0 | 0 | 0 | C 01.00 (e530),e10) | Article 61 of CRR |
| | A.2.1 | Additional Tier 1 Capital instruments | 0 | 0 | 0 | 0 | C 01.00 (e540),e10) + C 01.00 (e670),e10) | |
| | A.2.2 | (-) Excess deduction from T2 items over T2 capital | 0 | 0 | 0 | 0 | C 01.00 (e720),e10) | |
| A.2.3 | Other Additional Tier 1 Capital components and deductions | 0 | 0 | 0 | 0 | C 01.00 (e690),e10) + C 01.00 (e700),e10) + C 01.00 (e710),e10) + C 01.00 (e740),e10) + C 01.00 (e744),e10) + C 01.00 (e746),e10) | | |
| A.2.4 | Additional Tier 1 transitional adjustments | 0 | 0 | 0 | 0 | C 01.00 (e660),e10) + C 01.00 (e680),e10) + C 01.00 (e730),e10) | | |
| A.3 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | 34 | 30 | 26 | 22 | C 01.00 (e15),e10) | Article 25 of CRR | |
| A.4 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | 34 | 30 | 26 | 22 | C 01.00 (e750),e10) | Article 71 of CRR | |
| A.4.1 | Tier 2 Capital instruments | 34 | 30 | 26 | 22 | C 01.00 (e760),e10) + C 01.00 (e890),e10) | | |
| A.4.2 | Other Tier 2 Capital components and deductions | 0 | 0 | 0 | 0 | C 01.00 (e910),e10) + C 01.00 (e920),e10) + C 01.00 (e930),e10) + C 01.00 (e940),e10) + C 01.00 (e950),e10) + C 01.00 (e970),e10) + C 01.00 (e974),e10) + C 01.00 (e978),e10) | | |
| A.4.3 | Tier 2 transitional adjustments | 0 | 0 | 0 | 0 | C 01.00 (e880),e10) + C 01.00 (e900),e10) + C 01.00 (e960),e10) | | |
| OWN FUNDS REQUIREMENTS | B | TOTAL RISK EXPOSURE AMOUNT | 5,412 | 5,386 | 5,465 | 5,486 | C 02.00 (e10),e10) | Articles 92(3), 95, 96 and 98 of CRR |
| | B.1 | Of which: Transitional adjustments included | 0 | 0 | 0 | 0 | C 05.01 (e10),e40) | |
| CAPITAL RATIOS (%) Transitional period | C.1 | COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) | 17.50% | 17.61% | 17.64% | 18.28% | CA3 (1) | - |
| | C.2 | TIER 1 CAPITAL RATIO (transitional period) | 17.50% | 17.61% | 17.64% | 18.28% | CA3 (3) | - |
| | C.3 | TOTAL CAPITAL RATIO (transitional period) | 18.13% | 18.16% | 18.12% | 18.68% | CA3 (5) | - |
| CET1 Capital Fully loaded | D | COMMON EQUITY TIER 1 CAPITAL (fully loaded) | 947 | 948 | 964 | 1,003 | [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) | 17.50% | 17.61% | 17.64% | 18.28% | [D.1]/[B-B.1] | - |
| Memo items | F | Adjustments to CET1 due to IFRS 9 transitional arrangements | 0 | 0 | 0 | 0 | C 05.01 (e440),e10) | |
| | F | Adjustments to AT1 due to IFRS 9 transitional arrangements | 0 | 0 | 0 | 0 | C 05.01 (e440),e20) | |
| | F | Adjustments to T2 due to IFRS 9 transitional arrangements | 0 | 0 | 0 | 0 | C 05.01 (e440),e30) | |
| | F | Adjustments included in RWAs due to IFRS 9 transitional arrangements | 0 | 0 | 0 | 0 | C 05.01 (e440),e40) | |

(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

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Overview of Risk exposure amounts

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| (mln EUR, %) | RWAs | | | | COREP CODE |
|--------------------------------------------------------------------|------------------|------------------|------------------|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | As of 30/09/2018 | As of 31/12/2018 | As of 31/03/2019 | As of 30/06/2019 | |
| Credit risk (excluding CCR and Securitisations) | 4,847 | 4,799 | 4,865 | 4,859 | 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, c010) |
| Of which the standardised approach | 4,847 | 4,799 | 4,865 | 4,859 | C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)] |
| Of which the foundation IRB (FIRB) approach | 0 | 0 | 0 | 0 | C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] |
| Of which the advanced IRB (AIRB) approach | 0 | 0 | 0 | 0 | C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)] |
| Of which equity IRB | 0 | 0 | 0 | 0 | C 02.00 (R420, c010) |
| Counterparty credit risk (CCR, excluding CVA) | 15 | 17 | 19 | 22 | 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 (R460, c010)] |
| Credit valuation adjustment - CVA | 59 | 72 | 88 | 115 | C 02.00 (R640, c010) |
| Settlement risk | 0 | 0 | 0 | 0 | C 02.00 (R490, c010) |
| Securitisation exposures in the banking book (after the cap) | 0 | 0 | 0 | 0 | C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010) |
| Position, foreign exchange and commodities risks (Market risk) | 40 | 38 | 34 | 32 | 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 | 40 | 38 | 34 | 32 | 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 24.00_010_110)*12.5 |
| Large exposures in the trading book | 0 | 0 | 0 | 0 | C 02.00 (R680, c010) |
| Operational risk | 451 | 459 | 459 | 459 | C 02.00 (R590, c010) |
| Of which basic indicator approach | 451 | 459 | 459 | 459 | C 02.00 (R600, c010) |
| Of which standardised approach | 0 | 0 | 0 | 0 | C 02.00 (R610, c010) |
| Of which advanced measurement approach | 0 | 0 | 0 | 0 | C 02.00 (R620, c010) |
| Other risk exposure amounts | 0 | 0 | 0 | 0 | Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010) |
| Total | 5,412 | 5,386 | 5,465 | 5,486 | |

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P&L

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| (min EUR) | As of 30/09/2018 | As of 31/12/2018 | As of 31/03/2019 | As of 30/06/2019 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------|------------------|------------------|
| Interest income | 138 | 186 | 47 | 93 |
| Of which debt securities income | 13 | 17 | 4 | 8 |
| Of which loans and advances income | 105 | 141 | 36 | 72 |
| Interest expenses | 25 | 33 | 8 | 16 |
| (Of which deposits expenses) | 12 | 15 | 3 | 6 |
| (Of which debt securities issued expenses) | 9 | 12 | 3 | 7 |
| (Expenses on share capital repayable on demand) | 0 | 0 | 0 | 0 |
| Dividend income | 6 | 7 | 4 | 6 |
| Net Fee and commission income | 66 | 89 | 22 | 46 |
| Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net | 4 | 5 | 0 | 1 |
| Gains or (-) losses on financial assets and liabilities held for trading, net | 0 | 0 | 0 | 0 |
| Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net | -5 | -27 | 21 | 27 |
| Gains or (-) losses from hedge accounting, net | 0 | -1 | -1 | -2 |
| Exchange differences [gain or (-) loss], net | 0 | 0 | 0 | 0 |
| Net other operating income /(expenses) | -11 | -15 | -3 | -4 |
| TOTAL OPERATING INCOME, NET | 174 | 209 | 82 | 151 |
| (Administrative expenses) | 112 | 156 | 41 | 84 |
| (Depreciation) | 9 | 14 | 5 | 9 |
| Modification gains or (-) losses, net | 0 | 0 | 0 | 0 |
| (Provisions or (-) reversal of provisions) | 0 | 0 | 0 | 0 |
| (Commitments and guarantees given) | 0 | 0 | 0 | 0 |
| (Other provisions) | 0 | 0 | 0 | 0 |
| Of which pending legal issues and tax litigation ¹ | 0 | 0 | 0 | 0 |
| Of which restructuring ¹ | 0 | 0 | 0 | 0 |
| (Increases or (-) decreases of the fund for general banking risks, net) ² | 0 | 0 | 0 | 0 |
| (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) | -1 | 4 | 0 | 1 |
| (Financial assets at fair value through other comprehensive income) | 0 | 0 | 0 | 0 |
| (Financial assets at amortised cost) | -1 | 4 | 0 | 1 |
| (Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) | 0 | 0 | 0 | 1 |
| (of which Goodwill) | 0 | 0 | 0 | 0 |
| Negative goodwill recognised in profit or loss | 0 | 0 | 0 | 0 |
| Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates | 0 | 0 | 0 | 0 |
| Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations | 0 | 0 | 0 | 0 |
| PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS | 53 | 36 | 36 | 55 |
| PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS | 44 | 30 | 30 | 43 |
| Profit or (-) loss after tax from discontinued operations | 0 | 0 | 0 | 0 |
| PROFIT OR (-) LOSS FOR THE YEAR | 44 | 30 | 30 | 43 |
| Of which attributable to owners of the parent | 44 | 29 | 29 | 42 |

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."

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Total Assets: fair value and impairment distribution

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| ASSETS: | | As of 30/09/2018 | | | | As of 31/12/2018 | | | | As of 31/03/2019 | | | | As of 30/06/2019 | | | | References |
|---------------------------------------------------------------------------------|--|------------------|----------------------|---------|---------|------------------|----------------------|---------|---------|------------------|----------------------|---------|---------|------------------|----------------------|---------|---------|----------------------------------------------------|
| | | Carrying amount | Fair value hierarchy | | | Carrying amount | Fair value hierarchy | | | Carrying amount | Fair value hierarchy | | | Carrying amount | Fair value hierarchy | | | |
| | | | Level 1 | Level 2 | Level 3 | | Level 1 | Level 2 | Level 3 | | Level 1 | Level 2 | Level 3 | | Level 1 | Level 2 | Level 3 | |
| Cash, cash balances at central banks and other demand deposits | | 787 | | | | 862 | | | | 748 | | | | 1,390 | | | | IAS 1.54 (i) |
| Financial assets held for trading | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | IFRS 7.8(a)(ii); IFRS 9.Appendix A |
| Non-trading financial assets mandatorily at fair value through profit or loss | | 574 | 552 | 0 | 21 | 526 | 504 | 0 | 21 | 500 | 478 | 0 | 22 | 443 | 427 | 0 | 17 | 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 | | 654 | 600 | 9 | 44 | 625 | 578 | 10 | 36 | 638 | 577 | 11 | 50 | 653 | 607 | 14 | 32 | IFRS 7.8(h); IFRS 9.4.1.2A |
| Financial assets at amortised cost | | 8,397 | | | | 8,610 | | | | 8,762 | | | | 8,896 | | | | IFRS 7.8(f); IFRS 9.4.1.2 |
| Derivatives – Hedge accounting | | 56 | 0 | 56 | 0 | 63 | 0 | 63 | 0 | 77 | 0 | 77 | 0 | 90 | 0 | 90 | 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 | | | | 1 | | | | 1 | | | | IAS 39.89A(a); IFRS 9.6.5.8 |
| Other assets ¹ | | 168 | | | | 178 | | | | 194 | | | | 191 | | | | |
| TOTAL ASSETS | | 10,635 | | | | 10,865 | | | | 10,919 | | | | 11,665 | | | | 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"

| Breakdown of financial assets by instrument and by counterparty sector ¹ | | As of 30/09/2018 | | | | | | As of 31/12/2018 | | | | | | As of 31/03/2019 | | | | | | As of 30/06/2019 | | | | | | References |
|-------------------------------------------------------------------------------------|--------------------|-----------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|-----------------------------------|--------------------------|
| | | Gross carrying amount | | | Accumulated impairment | | | Gross carrying amount | | | Accumulated impairment | | | Gross carrying amount | | | Accumulated impairment | | | Gross carrying amount | | | Accumulated impairment | | | |
| | | Stage 1 Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired | Stage 3 Credit-impaired assets | |
| Financial assets at fair value through other comprehensive income | Debt securities | 623 | 0 | 0 | -1 | 0 | 0 | 594 | 0 | 0 | -1 | 0 | 0 | 594 | 0 | 0 | -1 | 0 | 0 | 626 | 0 | 0 | -2 | 0 | 0 | Annex V.Part 1.31, 44(b) |
| | Loans and advances | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | Annex V.Part 1.32, 44(a) | |
| Financial assets at amortised cost | Debt securities | 43 | 0 | 0 | 0 | 0 | 0 | 43 | 0 | 0 | 0 | 0 | 0 | 42 | 0 | 0 | 0 | 0 | 0 | 42 | 0 | 0 | 0 | 0 | 0 | Annex V.Part 1.31, 44(b) |
| | Loans and advances | 7,414 | 743 | 232 | -5 | -4 | -25 | 7,581 | 812 | 209 | -4 | -5 | -24 | 7,685 | 866 | 203 | -4 | -5 | -24 | 7,947 | 741 | 200 | -4 | -4 | -25 | Annex V.Part 1.32, 44(a) |

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



2019 EU-wide Transparency Exercise

Market Risk
Säästöpankkiilitto osk

| | SA | | IM | | | | | | | | | | IM | | | | | | | | | | | | |
|-------------------------|----------------------------|----------------------------|---------------------------------------------------------------------------|-----------------------|----------------------------------------------------------------------------|----------------------------|--------------------------|-------------------------------------------------------|----------|----------------------------------------|--------------|---------------------------------------------------------------------------|----------------------------|--------------------------------|----------------------------------------------------------------------------|-----------------------------------------|--------------------------|--------------|-------------------------------------------------------|--------------------------|----------------------------------------|----------|----------|----------------------------|----------|
| | TOTAL RISK EXPOSURE AMOUNT | TOTAL RISK EXPOSURE AMOUNT | VaR (<i>Memorandum item</i>) | | STRESSED VaR (<i>Memorandum item</i>) | | | INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE | | ALL PRICE RISKS CAPITAL CHARGE FOR CTP | | | TOTAL RISK EXPOSURE AMOUNT | VaR (<i>Memorandum item</i>) | | STRESSED VaR (<i>Memorandum item</i>) | | | INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE | | ALL PRICE RISKS CAPITAL CHARGE FOR CTP | | | 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 | LAST MEASURE | FLOOR | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | 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 | LAST MEASURE | FLOOR | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | | | | |
| (min EUR) | | | | | | | | | | | | | | | | | | | | | | | | | |
| | As of 30/09/2018 | As of 31/12/2018 | As of 30/09/2018 | | | | | | | | | | As of 31/12/2018 | | | | | | | | | | | | |
| Traded Debt Instruments | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 |
| Of which: General risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 |
| Of which: Specific risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 |
| Equities | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 |
| Of which: General risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 |
| Of which: Specific risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 |
| Foreign exchange risk | 40 | 38 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 |
| Commodities risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 |
| Total | 40 | 38 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | As of 31/03/2019 | As of 30/06/2019 | As of 31/03/2019 | | | | | | | | | | As of 30/06/2019 | | | | | | | | | | | | |
| Traded Debt Instruments | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 |
| Of which: General risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 |
| Of which: Specific risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 |
| Equities | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 |
| Of which: General risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 |
| Of which: Specific risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 |
| Foreign exchange risk | 34 | 32 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 |
| Commodities risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 |
| Total | 34 | 32 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Market risk template does not include 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.

| | | Standardised 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, %) | | | | | | | | | |
| Consolidated data | Central governments or central banks | 968 | 1,397 | 0 | | 1,093 | 1,531 | 0 | |
| | Regional governments or local authorities | 14 | 32 | 0 | | 18 | 31 | 0 | |
| | Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | 1 | 4 | 0 | | 1 | 11 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 94 | 96 | 31 | | 105 | 106 | 33 | |
| | Corporates | 1,266 | 1,116 | 1,066 | | 1,243 | 1,086 | 1,036 | |
| | of which: SME | 683 | 518 | 483 | | 670 | 499 | 463 | |
| | Retail | 1,976 | 1,237 | 863 | | 1,980 | 1,231 | 858 | |
| | of which: SME | 454 | 360 | 206 | | 457 | 364 | 208 | |
| | Secured by mortgages on immovable property | 6,192 | 6,095 | 2,099 | | 6,322 | 6,245 | 2,147 | |
| | of which: SME | 619 | 595 | 173 | | 672 | 649 | 188 | |
| | Exposures in default | 85 | 65 | 73 | 17 | 74 | 56 | 61 | 16 |
| | Items associated with particularly high risk | 6 | 6 | 9 | | 6 | 6 | 9 | |
| | Covered bonds | 54 | 54 | 5 | | 52 | 52 | 5 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Collective investments undertakings (CIU) | 504 | 504 | 488 | | 458 | 458 | 434 | | |
| Equity | 49 | 49 | 87 | | 47 | 47 | 85 | | |
| Other exposures | 156 | 156 | 140 | | 162 | 162 | 145 | | |
| Standardised Total² | 11,365 | 10,811 | 4,862 | 35 | 11,561 | 11,024 | 4,816 | 35 | |

⁽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 Securitisation position unlike in the previous Transparency exercises' results.

| | | Standardised 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, %) | | | | | | | | | |
| FINLAND | Central governments or central banks | 810 | 1,237 | 0 | | 950 | 1,388 | 0 | |
| | Regional governments or local authorities | 14 | 32 | 0 | | 18 | 31 | 0 | |
| | Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | 0 | 3 | 0 | | 0 | 10 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 37 | 39 | 9 | | 58 | 60 | 13 | |
| | Corporates | 1,132 | 982 | 933 | | 1,092 | 935 | 886 | |
| | of which: SME | 683 | 518 | 483 | | 670 | 499 | 463 | |
| | Retail | 1,969 | 1,233 | 860 | | 1,974 | 1,227 | 856 | |
| | of which: SME | 454 | 360 | 206 | | 457 | 364 | 208 | |
| | Secured by mortgages on immovable property | 6,181 | 6,085 | 2,095 | | 6,311 | 6,234 | 2,144 | |
| | of which: SME | 619 | 595 | 173 | | 672 | 649 | 188 | |
| | Exposures in default | 85 | 65 | 73 | 17 | 74 | 56 | 61 | 16 |
| | Items associated with particularly high risk | 6 | 6 | 9 | | 6 | 6 | 9 | |
| | Covered bonds | 10 | 10 | 1 | | 8 | 8 | 1 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Collective investments undertakings (CIU) | 307 | 307 | 290 | | 287 | 287 | 263 | | |
| Equity | 43 | 43 | 81 | | 43 | 43 | 81 | | |
| Other exposures | 156 | 156 | 140 | | 162 | 162 | 145 | | |
| Standardised Total² | 11,365 | 10,811 | 4,862 | 35 | 11,561 | 11,024 | 4,816 | 35 | |

⁽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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

| | | Standardised 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, %) | | | | | | | | | |
| Country of Counterpart 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 | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | 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 | |
| | 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 Total² | 0 | 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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

| | | Standardised 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, %) | | | | | | | | | |
| Country of Counterpart 3 | 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 | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | 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 | |
| | 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 Total² | 0 | 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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

| | | Standardised 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, %) | | | | | | | | | |
| Country of Counterpart 4 | 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 | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | 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 | |
| | 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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

| | | Standardised 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, %) | | | | | | | | | |
| Country of Counterpart 5 | 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 | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | 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 | |
| | 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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

| | | Standardised 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, %) | | | | | | | | | |
| Country of Counterpart 6 | 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 | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | 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 | |
| | 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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

| | | Standardised 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, %) | | | | | | | | | |
| Country of Counterpart 7 | 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 | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | 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 | |
| | 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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

| | | Standardised 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, %) | | | | | | | | | |
| Country of Counterpart 8 | 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 | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | 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 | |
| | 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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

| | | Standardised 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, %) | | | | | | | | | |
| Country of Counterpart 9 | 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 | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | 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 | |
| | 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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

| | | Standardised 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, %) | | | | | | | | | |
| Country of Counterpart 10 | 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 | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | 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 | |
| | 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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

| | | 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 ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| (mln EUR, %) | | | | | | | | | |
| Consolidated data | Central governments or central banks | 976 | 1,427 | 0 | | 1,623 | 2,082 | 0 | |
| | Regional governments or local authorities | 25 | 42 | 0 | | 24 | 41 | 0 | |
| | Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | 1 | 11 | 0 | | 1 | 11 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 149 | 151 | 42 | | 169 | 171 | 42 | |
| | Corporates | 1,267 | 1,156 | 1,097 | | 1,287 | 1,180 | 1,122 | |
| | of which: SME | 692 | 551 | 514 | | 693 | 550 | 517 | |
| | Retail | 1,995 | 1,227 | 854 | | 2,038 | 1,244 | 865 | |
| | of which: SME | 465 | 372 | 212 | | 480 | 377 | 216 | |
| | Secured by mortgages on immovable property | 6,368 | 6,293 | 2,163 | | 6,493 | 6,406 | 2,202 | |
| | of which: SME | 673 | 654 | 189 | | 730 | 705 | 205 | |
| | Exposures in default | 79 | 59 | 66 | 17 | 84 | 62 | 69 | 17 |
| | Items associated with particularly high risk | 6 | 6 | 9 | | 7 | 7 | 10 | |
| | Covered bonds | 50 | 50 | 5 | | 39 | 39 | 4 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Collective investments undertakings (CIU) | 432 | 432 | 406 | | 380 | 380 | 348 | | |
| Equity | 62 | 62 | 100 | | 45 | 45 | 83 | | |
| Other exposures | 156 | 156 | 141 | | 153 | 153 | 136 | | |
| Standardised Total² | 11,567 | 11,073 | 4,884 | 35 | 12,343 | 11,820 | 4,881 | 35 | |

(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 Securitisation position unlike in the previous Transparency exercises' results.

| | | 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 ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| (mln EUR, %) | | | | | | | | | |
| FINLAND | Central governments or central banks | 834 | 1,283 | 0 | | 1,478 | 1,935 | 0 | |
| | Regional governments or local authorities | 25 | 42 | 0 | | 24 | 41 | 0 | |
| | Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | 0 | 10 | 0 | | 0 | 10 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 89 | 91 | 19 | | 103 | 105 | 22 | |
| | Corporates | 1,105 | 995 | 935 | | 1,100 | 993 | 934 | |
| | of which: SME | 692 | 551 | 514 | | 693 | 550 | 517 | |
| | Retail | 1,989 | 1,223 | 851 | | 2,032 | 1,240 | 863 | |
| | of which: SME | 465 | 372 | 212 | | 480 | 377 | 216 | |
| | Secured by mortgages on immovable property | 6,357 | 6,283 | 2,160 | | 6,482 | 6,395 | 2,198 | |
| | of which: SME | 673 | 653 | 188 | | 730 | 704 | 205 | |
| | Exposures in default | 79 | 59 | 66 | 17 | 83 | 62 | 69 | 17 |
| | Items associated with particularly high risk | 6 | 6 | 9 | | 7 | 7 | 10 | |
| | Covered bonds | 9 | 9 | 1 | | 8 | 8 | 1 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Collective investments undertakings (CIU) | 286 | 286 | 260 | | 252 | 252 | 220 | | |
| Equity | 57 | 57 | 95 | | 39 | 39 | 77 | | |
| Other exposures | 156 | 156 | 141 | | 153 | 153 | 136 | | |
| Standardised Total² | 11,567 | 11,073 | 4,884 | 35 | 12,343 | 11,820 | 4,881 | 35 | |

(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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

| | | 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 ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| (mln EUR, %) | | | | | | | | | |
| Country of Counterpart 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 | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | 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 | |
| | 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 Total² | 0 | 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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

| | | 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 ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| (mln EUR, %) | | | | | | | | | |
| Country of Counterpart 3 | 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 | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | 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 | |
| | 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 Total² | 0 | 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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

| | | 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 ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| (m€ EUR, %) | | | | | | | | | |
| Country of Counterpart 4 | 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 | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | 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 | |
| | 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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

| | | 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 ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| (m€ EUR, %) | | | | | | | | | |
| Country of Counterpart 5 | 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 | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | 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 | |
| | 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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

| | | 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 ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| (m€ EUR, %) | | | | | | | | | |
| Country of Counterpart 6 | 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 | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | 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 | |
| | 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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

| | | 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 ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| (m€ EUR, %) | | | | | | | | | |
| Country of Counterpart 7 | 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 | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | 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 | |
| | 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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Säästöpankkilitto osk

| | | 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 ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| (mln EUR, %) | | | | | | | | | |
| Country of Counterpart 8 | 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 | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | 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 | |
| | 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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

| | | 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 ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| (mln EUR, %) | | | | | | | | | |
| Country of Counterpart 9 | 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 | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | 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 | |
| | 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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

| | | 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 ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| (mln EUR, %) | | | | | | | | | |
| Country of Counterpart 10 | 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 | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | 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 | |
| | 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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Säästöpankkiliitto osk

| | | IRB Approach | | | | | | | | | | | | | | | |
|------------------------|--------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|
| | | As of 30/09/2018 | | | | As of 31/12/2018 | | | | 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 | 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, %) | | Of which: defaulted | | Of which: defaulted | | Of which: defaulted | | Of which: defaulted | | Of which: defaulted | | Of which: defaulted | | Of which: defaulted | | Of which: defaulted | |
| Consolidated data | Central banks and central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Other non credit-obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| IRB Total ² | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 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 IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Säästöpankkilitto osk

As of 31/12/2018

| (mln EUR) | | Direct exposures | | | | | | | | | | | | Risk weighted exposure amount | |
|-------------------|------------------|----------------------------------------------------------------|-----------------------------------------------------------------------------------|---------------------------------------------|----------------------------------------------------------------------------|-----------------------------------------------------------------------------|----------------------------------------------|--------------------------------------|-----------------|--------------------------------------|-----------------|-----------------------------|------------|-------------------------------|--|
| Residual Maturity | Country / Region | On balance sheet | | | | Derivatives | | | | Off balance sheet | | | | | |
| | | 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 | Derivatives with positive fair value | | Derivatives with negative fair value | | Off-balance sheet exposures | | | |
| | | | | | | | | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | | |
| [0 - 3M [| Africa | | | | | | | | | | | | | | |
| [3M - 1Y [| | | | | | | | | | | | | | | |
| [1Y - 2Y [| | | | | | | | | | | | | | | |
| [2Y - 3Y [| | | | | | | | | | | | | | | |
| [3Y - 5Y [| | | | | | | | | | | | | | | |
| [5Y - 10Y [| | | | | | | | | | | | | | | |
| [10Y - more | | | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | | | |
| [0 - 3M [| Others | | | | | | | | | | | | | | |
| [3M - 1Y [| | | | | | | | | | | | | | | |
| [1Y - 2Y [| | | | | | | | | | | | | | | |
| [2Y - 3Y [| | | | | | | | | | | | | | | |
| [3Y - 5Y [| | | | | | | | | | | | | | | |
| [5Y - 10Y [| | | | | | | | | | | | | | | |
| [10Y - more | | | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | | | |

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

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

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Säästöpankkilitto osk

As of 30/06/2019

| As of 30/06/2019 | | | | | | | | | | | | | | | |
|-------------------|------------------|----------------------------------------------------------------|-----------------------------------------------------------------------------------|---------------------------------------------|----------------------------------------------------------------------------|-----------------------------------------------------------------------------|----------------------------------------------|--------------------------------------|-----------------|--------------------------------------|-----------------|-----------------------------|------------|-------------------------------|--|
| Direct exposures | | | | | | | | | | | | | | | |
| Residual Maturity | Country / Region | On balance sheet | | | | | | Derivatives | | | | Off balance sheet | | Risk weighted exposure amount | |
| | | 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 | Derivatives with positive fair value | | Derivatives with negative fair value | | Off-balance sheet exposures | | | |
| | | | | | | | | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | | |
| [0 - 3M [| Lithuania | | | | | | | | | | | | | | |
| [3M - 1Y [| | | | | | | | | | | | | | | |
| [1Y - 2Y [| | | | | | | | | | | | | | | |
| [2Y - 3Y [| | | | | | | | | | | | | | | |
| [3Y - 5Y [| | | | | | | | | | | | | | | |
| [5Y - 10Y [| Luxembourg | | | | | | | | | | | | | | |
| [10Y - more | | | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | | | |
| [0 - 3M [| | Malta | | | | | | | | | | | | | |
| [3M - 1Y [| | | | | | | | | | | | | | | |
| [1Y - 2Y [| | | | | | | | | | | | | | | |
| [2Y - 3Y [| | | | | | | | | | | | | | | |
| [3Y - 5Y [| Netherlands | | | | | | | | | | | | | | |
| [5Y - 10Y [| | | | | | | | | | | | | | | |
| [10Y - more | | | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | | | |
| [0 - 3M [| | Poland | | | | | | | | | | | | | |
| [3M - 1Y [| | | | | | | | | | | | | | | |
| [1Y - 2Y [| | | | | | | | | | | | | | | |
| [2Y - 3Y [| Portugal | | | | | | | | | | | | | | |
| [3Y - 5Y [| | | | | | | | | | | | | | | |
| [5Y - 10Y [| | | | | | | | | | | | | | | |
| [10Y - more | | | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | | | |
| [0 - 3M [| Romania | | | | | | | | | | | | | | |
| [3M - 1Y [| | | | | | | | | | | | | | | |
| [1Y - 2Y [| | Slovakia | | | | | | | | | | | | | |
| [2Y - 3Y [| | | | | | | | | | | | | | | |
| [3Y - 5Y [| | | | | | | | | | | | | | | |
| [5Y - 10Y [| | | | | | | | | | | | | | | |
| [10Y - more | | | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | | | |
| [0 - 3M [| Slovenia | | | | | | | | | | | | | | |
| [3M - 1Y [| | | | | | | | | | | | | | | |
| [1Y - 2Y [| | | | | | | | | | | | | | | |
| [2Y - 3Y [| | | | | | | | | | | | | | | |
| [3Y - 5Y [| | | | | | | | | | | | | | | |
| [5Y - 10Y [| | | | | | | | | | | | | | | |
| [10Y - more | | | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | | | |

(mln EUR)

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Säästöpankkilitto osk

As of 30/06/2019

| (mln EUR) | | Direct exposures | | | | | | | | | | | | Risk weighted exposure amount | |
|-------------------|------------------|----------------------------------------------------------------|-----------------------------------------------------------------------------------|----------------------------------------------------------------------------|-----------------------------------------------------------------------------|----------------------------------------------|-----------------|--------------------------------------|-----------------|-----------------------------|---------|------------|--|-------------------------------|--|
| Residual Maturity | Country / Region | On balance sheet | | | | Derivatives | | | | Off balance sheet | | | | | |
| | | Total gross carrying amount of non-derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | | | Derivatives with positive fair value | | Derivatives with negative fair value | | Off-balance sheet exposures | | | | | |
| | | | 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 [| Africa | | | | | | | | | | | | | | |
| [3M - 1Y [| | | | | | | | | | | | | | | |
| [1Y - 2Y [| | | | | | | | | | | | | | | |
| [2Y - 3Y [| | | | | | | | | | | | | | | |
| [3Y - 5Y [| | | | | | | | | | | | | | | |
| [5Y - 10Y [| Others | | | | | | | | | | | | | | |
| [10Y - more | | | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | | | |
| [0 - 3M [| | | | | | | | | | | | | | | |
| [3M - 1Y [| | | | | | | | | | | | | | | |
| [1Y - 2Y [| | | | | | | | | | | | | | | |
| [2Y - 3Y [| | | | | | | | | | | | | | | |
| [3Y - 5Y [| | | | | | | | | | | | | | | |
| [5Y - 10Y [| | | | | | | | | | | | | | | |
| [10Y - more | | | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | | | |

Notes and definitions

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

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

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

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

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

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

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

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

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

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Säästöpankkiliitto osk

| | As of 30/09/2018 | | | | | | | As of 31/12/2018 | | | | | | | |
|------------------------------------------------------------------------|---------------------------------------------------------|--------------------------------------|------------|--------------------------------------|----------------------------------------------------------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------------------------|--------------------------------------|-----------|--------------------------------------|------------------------------------------|----------------------------------------------------------------------------------------------------------|-----------|---------------------------------------------------------------------------|--|
| | Gross carrying amount | | | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴ | | Collaterals and financial guarantees received on non-performing exposures | Gross carrying amount | | | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴ | | Collaterals and financial guarantees received on non-performing exposures | |
| | Of which performing but past due >30 days and <=90 days | Of which non-performing ¹ | | On performing exposures ² | On non-performing exposures ³ | Of which performing but past due >30 days and <=90 days | | Of which non-performing ¹ | | On performing exposures ² | On non-performing exposures ³ | | | | |
| | | Of which: defaulted | | | | | | Of which: defaulted | | | | | | | |
| (mln EUR) | | | | | | | | | | | | | | | |
| Debt securities (including at amortised cost and fair value) | 1,222 | 0 | 0 | 0 | 2 | 0 | 0 | 1,148 | 0 | 0 | 0 | 2 | 0 | 0 | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| General governments | 205 | 0 | 0 | 0 | 1 | 0 | 0 | 186 | 0 | 0 | 0 | 1 | 0 | 0 | |
| Credit institutions | 81 | 0 | 0 | 0 | 0 | 0 | 0 | 76 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other financial corporations | 544 | 0 | 0 | 0 | 0 | 0 | 0 | 497 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Non-financial corporations | 392 | 0 | 0 | 0 | 1 | 0 | 0 | 389 | 0 | 0 | 0 | 1 | 0 | 0 | |
| Loans and advances (including at amortised cost and fair value) | 9,159 | 35 | 242 | 96 | 8 | 25 | 203 | 9,447 | 49 | 215 | 81 | 9 | 25 | 180 | |
| Central banks | 750 | 0 | 0 | 0 | 0 | 0 | 0 | 892 | 0 | 0 | 0 | 0 | 0 | 0 | |
| General governments | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Credit institutions | 21 | 0 | 0 | 0 | 0 | 0 | 0 | 23 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Other financial corporations | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Non-financial corporations | 1,439 | 4 | 74 | 30 | 1 | 8 | 61 | 1,497 | 9 | 65 | 25 | 1 | 8 | 54 | |
| of which: small and medium-sized enterprises at amortised cost | 1,002 | 4 | 69 | 28 | 1 | 8 | 56 | 1,017 | 9 | 61 | 23 | 1 | 8 | 49 | |
| Households | 6,936 | 31 | 168 | 65 | 7 | 17 | 142 | 7,021 | 40 | 150 | 55 | 8 | 17 | 126 | |
| DEBT INSTRUMENTS other than HFT | 10,381 | 35 | 242 | 96 | 10 | 25 | 203 | 10,595 | 49 | 215 | 81 | 11 | 25 | 180 | |
| OFF-BALANCE SHEET EXPOSURES | 731 | | 5 | 1 | 1 | 0 | 0 | 696 | | 3 | 1 | 1 | 0 | 0 | |

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

⁽²⁾ Institutions report here collective allowances for incurred 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⁾ Institutions 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.

2019 EU-wide Transparency Exercise
Performing and non-performing exposures

Säästöpankkiliitto osk

| | As of 31/03/2019 | | | | | | | As of 30/06/2019 | | | | | | |
|------------------------------------------------------------------------|---------------------------------------------------------|--------------------------------------|------------|--------------------------------------|----------------------------------------------------------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------------------------|--------------------------------------|-----------|--------------------------------------|------------------------------------------|----------------------------------------------------------------------------------------------------------|-----------|---------------------------------------------------------------------------|
| | Gross carrying amount | | | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴ | | Collaterals and financial guarantees received on non-performing exposures | Gross carrying amount | | | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴ | | Collaterals and financial guarantees received on non-performing exposures |
| | Of which performing but past due >30 days and <=90 days | Of which non-performing ¹ | | On performing exposures ² | On non-performing exposures ³ | Of which performing but past due >30 days and <=90 days | | Of which non-performing ¹ | | On performing exposures ² | On non-performing exposures ³ | | | |
| | | Of which: defaulted | | | | | | Of which: defaulted | | | | | | |
| (mln EUR) | | | | | | | | | | | | | | |
| Debt securities (including at amortised cost and fair value) | 1,119 | 0 | 0 | 0 | 2 | 0 | 0 | 1,096 | 0 | 0 | 0 | 2 | 0 | 0 |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| General governments | 186 | 0 | 0 | 0 | 1 | 0 | 0 | 189 | 0 | 0 | 0 | 1 | 0 | 0 |
| Credit institutions | 79 | 0 | 0 | 0 | 0 | 0 | 0 | 68 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial corporations | 468 | 0 | 0 | 0 | 0 | 0 | 0 | 419 | 0 | 0 | 0 | 0 | 0 | 0 |
| Non-financial corporations | 386 | 0 | 0 | 0 | 1 | 0 | 0 | 420 | 0 | 0 | 0 | 1 | 0 | 0 |
| Loans and advances (including at amortised cost and fair value) | 9,488 | 39 | 211 | 87 | 9 | 25 | 174 | 10,263 | 34 | 207 | 92 | 8 | 25 | 170 |
| Central banks | 778 | 0 | 0 | 0 | 0 | 0 | 0 | 1,419 | 0 | 0 | 0 | 0 | 0 | 0 |
| General governments | 21 | 0 | 0 | 0 | 0 | 0 | 0 | 21 | 0 | 0 | 0 | 0 | 0 | 0 |
| Credit institutions | 26 | 0 | 0 | 0 | 0 | 0 | 0 | 33 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial corporations | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 0 |
| Non-financial corporations | 1,564 | 11 | 59 | 26 | 1 | 8 | 48 | 1,617 | 7 | 58 | 29 | 1 | 8 | 45 |
| of which: small and medium-sized enterprises at amortised cost | 1,056 | 10 | 55 | 23 | 1 | 8 | 43 | 1,093 | 5 | 53 | 27 | 1 | 8 | 40 |
| Households | 7,093 | 28 | 151 | 61 | 7 | 17 | 126 | 7,168 | 27 | 149 | 62 | 7 | 17 | 124 |
| DEBT INSTRUMENTS other than HFT | 10,607 | 39 | 211 | 87 | 10 | 25 | 174 | 11,359 | 34 | 207 | 92 | 10 | 25 | 170 |
| OFF-BALANCE SHEET EXPOSURES | 647 | | 4 | 1 | 1 | 0 | 0 | 686 | | 3 | 1 | 1 | 0 | 0 |

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

(2) Insitutions report here collective allowances for incurred 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.

2019 EU-wide Transparency Exercise

Forborne exposures

Säästöpankkiliitto osk

| | As of 30/09/2018 | | | | | As of 31/12/2018 | | | | | |
|------------------------------------------------------------------------|--------------------------------------------------------------|-------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|-------------------------------------------------------------------------------------|--------------------------------------------------------------|-------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|-------------------------------------------------------------------------------------|-----------|
| | Gross carrying amount of exposures with forbearance measures | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ² | | Collateral and financial guarantees received on exposures with forbearance measures | Gross carrying amount of exposures with forbearance measures | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ² | | Collateral and financial guarantees received on exposures with forbearance measures | |
| | | Of which non-performing exposures with forbearance measures | | Of which on non-performing exposures with forbearance measures | | | Of which non-performing exposures with forbearance measures | | Of which on non-performing exposures with forbearance measures | | |
| (mln EUR) | | | | | | | | | | | |
| Debt securities (including at amortised cost and fair value) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| General governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Credit institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial corporations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Non-financial corporations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Loans and advances (including at amortised cost and fair value) | 22 | 10 | 2 | 2 | 18 | 21 | 8 | 3 | 2 | 18 | 18 |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| General governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Credit institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial corporations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Non-financial corporations | 3 | 2 | 1 | 1 | 2 | 2 | 1 | 1 | 1 | 1 | 1 |
| of which: small and medium-sized enterprises at amortised cost | 3 | 2 | 1 | 1 | 2 | 2 | 1 | 1 | 1 | 1 | 1 |
| Households | 20 | 8 | 2 | 1 | 17 | 19 | 7 | 2 | 1 | 16 | 16 |
| DEBT INSTRUMENTS other than HFT | 22 | 10 | 2 | 2 | 18 | 21 | 8 | 3 | 2 | 18 | 18 |
| Loan commitments given | 0 | 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.

2019 EU-wide Transparency Exercise

Forborne exposures

Säästöpankkiliitto osk

| | As of 31/03/2019 | | | | | As of 30/06/2019 | | | | | |
|------------------------------------------------------------------------|--------------------------------------------------------------|-------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|-------------------------------------------------------------------------------------|--------------------------------------------------------------|-------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|-------------------------------------------------------------------------------------|-----------|
| | Gross carrying amount of exposures with forbearance measures | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ² | | Collateral and financial guarantees received on exposures with forbearance measures | Gross carrying amount of exposures with forbearance measures | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ² | | Collateral and financial guarantees received on exposures with forbearance measures | |
| | | Of which non-performing exposures with forbearance measures | | Of which on non-performing exposures with forbearance measures | | | Of which non-performing exposures with forbearance measures | | Of which on non-performing exposures with forbearance measures | | |
| (mln EUR) | | | | | | | | | | | |
| Debt securities (including at amortised cost and fair value) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| General governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Credit institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial corporations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Non-financial corporations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Loans and advances (including at amortised cost and fair value) | 23 | 12 | 2 | 2 | 20 | 22 | 13 | 2 | 2 | 19 | 19 |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| General governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Credit institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial corporations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Non-financial corporations | 3 | 2 | 0 | 0 | 2 | 2 | 1 | 0 | 0 | 2 | 2 |
| of which: small and medium-sized enterprises at amortised cost | 3 | 2 | 0 | 0 | 2 | 2 | 1 | 0 | 0 | 2 | 2 |
| Households | 20 | 10 | 2 | 2 | 17 | 20 | 12 | 2 | 2 | 17 | 17 |
| DEBT INSTRUMENTS other than HFT | 23 | 12 | 2 | 2 | 20 | 22 | 13 | 2 | 2 | 19 | 19 |
| Loan commitments given | 0 | 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.