



2016 EU-wide Stress Test

Bank Name	OP Financial Group
LEI Code	7437003B5WFBOIEFY714
Country Code	FI

Note: Name of this institution as published in the Methodological Note was OP Osuuskunta (formerly "OP-Pohjola")

2016 EU-wide Stress Test: Summary

OP Financial Group

	Actual (starting year)	Baseline Scenario	Adverse Scenario
	31/12/2015	31/12/2018	31/12/2018
(mln EUR, %)			
Cumulative 3y: Net interest income		2,845.18	1,975.86
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		219.40	-85.81
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-284.78	-798.22
Cumulative 3y: Profit or (-) loss for the year		1,481.36	-175.91
Coverage ratio - Default stock	40.06%	23.23%	21.80%
Common Equity Tier 1 capital	8,053.16	8,827.33	6,767.40
Total Risk exposure amount	41,342.02	41,567.74	45,421.94
Common Equity Tier 1 ratio, %	19.5%	21.2%	14.9%
Fully loaded Common Equity Tier 1 ratio, %	19.2%	20.9%	14.6%
Tier 1 capital	8,193.82	8,907.96	6,848.02
Total leverage ratio exposures	113,895.08	113,895.08	113,895.08
Leverage ratio, %	7.2%	7.8%	6.0%
Fully loaded leverage ratio, %	7.0%	7.6%	5.8%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

**2016 EU-wide Stress Test:
Credit risk IRB**

OP Financial Group

31/12/2015														
	Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
	A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(mn EUR, %)														
OP Osuuskunta	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	7,205	0	0	0	1,460	0	0	0	0	0	0
	Corporates	0	0	29,351	745	0	0	19,587	0	0	34	373	0	50.1%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	10,431	385	0	0	7,202	0	0	2	128	0	39.2%
	Retail	48,577	386	0	0	3,550	427	0	0	83	0	0	0	21.5%
	Retail - Secured on real estate property	43,168	289	0	0	2,217	276	0	0	40	0	0	0	13.7%
	Retail - Secured on real estate property - Of Which: SME	824	35	0	0	105	25	0	0	2	0	0	0	9.1%
	Retail - Secured on real estate property - Of Which: non-SME	42,354	269	0	0	2,112	251	0	0	37	0	0	0	14.2%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	5,409	98	0	0	1,333	150	0	0	43	0	0	0	44.5%
	Retail - Other Retail - Of Which: SME	675	27	0	0	260	68	0	0	8	0	0	0	29.7%
	Retail - Other Retail - Of Which: non-SME	4,733	70	0	0	1,073	83	0	0	35	0	0	0	50.3%
	Equity	0	0	2,607	1	0	0	7,411	2	0	4	1	0	0.0%
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	1,247	0	0	0	1,247	0	0	0	0	0	-	
IRB TOTAL	48,577	386	40,411	747	3,550	427	29,394	2	0	81	38	371	40.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

31/12/2015														
	Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
	A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(mn EUR, %)														
Finland	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	423	0	0	0	35	0	0	0	0	0	-
	Corporates	0	0	28,163	695	0	0	18,785	0	0	34	356	0	51.4%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	9,963	305	0	0	6,832	0	0	2	120	0	39.2%
	Retail	48,332	382	0	0	3,527	423	0	0	82	0	0	0	21.5%
	Retail - Secured on real estate property	42,975	285	0	0	2,207	273	0	0	39	0	0	0	13.7%
	Retail - Secured on real estate property - Of Which: SME	814	26	0	0	105	25	0	0	2	0	0	0	9.1%
	Retail - Secured on real estate property - Of Which: non-SME	42,161	259	0	0	2,103	248	0	0	37	0	0	0	14.3%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	5,357	97	0	0	1,320	149	0	0	43	0	0	0	44.4%
	Retail - Other Retail - Of Which: SME	669	27	0	0	256	68	0	0	8	0	0	0	29.7%
	Retail - Other Retail - Of Which: non-SME	4,688	69	0	0	1,064	80	0	0	35	0	0	0	50.3%
	Equity	0	0	2,591	1	0	0	7,360	2	0	4	1	0	0.0%
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	-	
Other non-credit obligation assets	0	0	1,247	0	0	0	1,247	0	0	0	0	0	-	
IRB TOTAL	48,332	382	32,424	696	3,527	423	27,427	2	0	82	38	357	40.8%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

31/12/2015														
	Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
	A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(mn EUR, %)														
Germany	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	895	0	0	0	146	0	0	0	0	0	-
	Corporates	0	0	34	0	0	0	30	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	8	0	0	0	9	0	0	0	0	0	-
	Retail	19	23	0	0	2	0	0	0	0	0	0	0	0.0%
	Retail - Secured on real estate property	19	0	0	0	1	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	-
	Retail - Secured on real estate property - Of Which: non-SME	19	0	0	0	1	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	4	4	0	0	1	0	0	0	0	0	0	0	0.0%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	3	4	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	-
Securitisation	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	-	
IRB TOTAL	23	0	929	0	2	0	176	0	0	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

31/12/2015														
	Exposure values				Risk exposure amounts				Stock of provisions				Coverage Ratio - Default Stock ¹	
	A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(mn EUR, %)														
France	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	1,122	0	0	0	115	0	0	0	0	0	-
	Corporates	0	0	37	34	0	0	52	0	0	0	52	11	47.7%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	36	0	0	0	47	0	0	0	0	0	-
	Retail	5	4	0	0	1	0	0	0	0	0	0	0	0.0%
	Retail - Secured on real estate property	4	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	-
	Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	1	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	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	1	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	-
Securitisation	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	-	
IRB TOTAL	5	0	1,199	24	1	0	167	0	0	0	0	11	47.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test:
Credit risk IRB
OP Financial Group

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Luxembourg	(mn EUR, %)													
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	26	0	0	0	17	0	0	0	0	0	0
	Corporates	0	0	889	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	4	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	4	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
	Retail - Secured on real estate property - Of Which: non-SME	4	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
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	8	0	0	0	30	0	0	0	0	0	0
	Securitisation	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	
IRB TOTAL		4	0	34	0	0	0	46	0	0	0	0	0	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Sweden	(mn EUR, %)													
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	889	0	0	0	50	0	0	0	0	0	0
	Corporates	0	0	336	18	0	0	191	0	0	0	0	0	24.8%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	7	0	0	0	9	0	0	0	0	0	-
	Retail	50	1	0	0	6	1	0	0	0	0	0	0	36.6%
	Retail - Secured on real estate property	33	0	0	0	1	0	0	0	0	0	0	0	6.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	33	0	0	0	0	0	0	0	0	0	0	0	7.1%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	16	0	0	0	4	0	0	0	0	0	0	0	77.1%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	16	0	0	0	4	0	0	0	0	0	0	0	77.1%
	Equity	0	0	1	0	0	0	4	0	0	0	0	0	-
	Securitisation	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	-	
IRB TOTAL		50	1	1,146	18	6	1	237	0	0	0	0	25.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Netherlands	(mn EUR, %)													
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	29	0	0	0	7	0	0	0	0	0	-
	Corporates	0	0	136	7	0	0	64	0	0	0	0	0	0.0%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	1	0	0	0	1	0	0	0	0	0	-
	Retail	5	0	0	0	0	0	0	0	0	0	0	0	0.0%
	Retail - Secured on real estate property	4	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	-
	Retail - Secured on real estate property - Of Which: non-SME	4	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	-
	Retail - Other Retail	1	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	-
	Retail - Other Retail - Of Which: non-SME	1	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	-
	Securitisation	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	-	
IRB TOTAL		5	0	165	7	0	0	71	0	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹
		Exposure values				Risk exposure amounts				Stock of provisions				
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Canada	(mn EUR, %)													
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	1,036	0	0	0	56	0	0	0	0	0	-
	Corporates	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	-
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	3	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	2	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	-
	Retail - Secured on real estate property - Of Which: non-SME	2	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	-
	Retail - Other Retail	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	-
	Retail - Other Retail - Of Which: non-SME	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	-
	Securitisation	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	-	
IRB TOTAL		3	0	1,036	0	0	0	56	0	0	0	0	-	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

**2016 EU-wide Stress Test:
Credit risk IRB**
OP Financial Group

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mtn EUR, %)																
Central banks and central governments		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	-
Corporates		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	-
Corporates - Of Which: SME		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	-
Retail - Secured on real estate property		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	-
Retail - Secured on real estate property - Of Which: non-SME		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	-
Retail - Other Retail		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	-
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation		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	-
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mtn EUR, %)																
Central banks and central governments		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	-
Corporates		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	-
Corporates - Of Which: SME		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	-
Retail - Secured on real estate property		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	-
Retail - Secured on real estate property - Of Which: non-SME		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	-
Retail - Other Retail		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	-
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation		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	-
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock ¹		
		Exposure values				Risk exposure amounts				Stock of provisions						
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB				
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted			
(mtn EUR, %)																
Central banks and central governments		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	-
Corporates		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	-
Corporates - Of Which: SME		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	-
Retail - Secured on real estate property		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	-
Retail - Secured on real estate property - Of Which: non-SME		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	-
Retail - Other Retail		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	-
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Securitisation		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	-
IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test:
Credit risk IRB
 OP Financial Group

		Baseline Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock¹	
(m EUR, %)											
Central banks and central governments		0.1%	1	26.6%	0.1%	0	29.6%	0.1%	2	30.9%	
Institutions		0.2%	484	39.6%	0.2%	543	34.1%	0.2%	593	31.0%	
Corporates		-	0	-	-	0	-	-	0	-	
Corporates - Of Which: Specialised Lending		0.3%	159	28.3%	0.3%	185	23.8%	0.2%	204	21.4%	
Corporates - Of Which: SME		0.0%	107	14.3%	0.0%	131	12.5%	0.0%	160	10.2%	
Retail		0.0%	48	8.6%	0.0%	58	7.4%	0.0%	66	6.8%	
Retail - Secured on real estate property		0.2%	4	7.8%	0.1%	6	7.5%	0.1%	6	6.9%	
Retail - Secured on real estate property - Of Which: SME		0.0%	44	8.6%	0.0%	52	7.4%	0.0%	60	6.8%	
Retail - Other Retail		-	0	-	-	0	-	-	0	-	
Retail - Qualifying Revolving		0.2%	59	31.5%	0.2%	72	27.6%	0.2%	84	28.1%	
Retail - Other Retail - Of Which: SME		0.9%	17	33.9%	0.7%	24	34.5%	0.6%	30	34.8%	
Retail - Other Retail - Of Which: non-SME		0.1%	42	30.7%	0.1%	49	25.0%	0.1%	64	25.8%	
Retail - Other Retail - Of Which: non-SME		0.0%	0	22.3%	0.0%	0	25.8%	0.0%	0	28.6%	
Equity		-	-	-	-	-	-	-	-	-	
Securitisation		-	-	-	-	-	-	-	-	-	
Other non-credit obligation assets		0.0%	0	19.0%	0.0%	0	22.3%	0.0%	0	23.4%	
IRB TOTAL		0.1%	591	29.6%	0.1%	675	25.3%	0.1%	756	23.1%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock¹
(m EUR, %)										
Central banks and central governments		0.1%	1	28.2%	0.1%	0	31.6%	0.1%	3	31.1%
Institutions		0.4%	535	39.1%	0.6%	699	33.7%	0.4%	818	30.2%
Corporates		-	0	-	-	0	-	-	0	-
Corporates - Of Which: Specialised Lending		0.6%	184	29.2%	0.8%	261	25.4%	0.6%	322	22.7%
Corporates - Of Which: SME		0.1%	154	13.3%	0.2%	321	14.8%	0.1%	435	14.3%
Retail		0.1%	76	9.0%	0.1%	179	11.1%	0.1%	236	10.2%
Retail - Secured on real estate property		0.4%	6	11.1%	0.5%	12	12.2%	0.3%	14	10.4%
Retail - Secured on real estate property - Of Which: SME		0.1%	70	8.8%	0.1%	167	11.0%	0.1%	222	10.2%
Retail - Other Retail		-	0	-	-	0	-	-	0	-
Retail - Qualifying Revolving		0.6%	76	24.7%	0.7%	143	25.4%	0.5%	199	26.9%
Retail - Other Retail - Of Which: SME		1.2%	20	35.6%	1.6%	33	36.5%	1.6%	45	35.2%
Retail - Other Retail - Of Which: non-SME		0.5%	58	22.4%	0.6%	110	23.3%	0.3%	154	25.1%
Retail - Other Retail - Of Which: non-SME		0.0%	0	26.4%	0.0%	0	30.5%	0.0%	0	30.6%
Equity		-	-	-	-	-	-	-	-	-
Securitisation		-	-	-	-	-	-	-	-	-
Other non-credit obligation assets		0.0%	0	21.0%	0.0%	0	22.2%	0.0%	0	22.9%
IRB TOTAL		0.2%	690	26.4%	0.3%	1,023	23.4%	0.2%	1,264	21.6%

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock¹
(m EUR, %)										
Central banks and central governments		0.0%	0	26.0%	0.0%	0	29.0%	0.0%	0	31.0%
Institutions		0.2%	460	39.3%	0.2%	516	33.7%	0.2%	567	30.5%
Corporates		-	0	-	-	0	-	-	0	-
Corporates - Of Which: Specialised Lending		0.3%	158	28.2%	0.3%	183	23.8%	0.2%	202	21.3%
Corporates - Of Which: SME		0.0%	186	14.2%	0.0%	130	12.5%	0.0%	159	12.2%
Retail		0.0%	48	8.6%	0.0%	57	7.4%	0.0%	66	6.8%
Retail - Secured on real estate property		0.2%	4	7.8%	0.1%	6	7.5%	0.1%	6	6.9%
Retail - Secured on real estate property - Of Which: SME		0.0%	42	8.6%	0.0%	52	7.4%	0.0%	60	6.8%
Retail - Other Retail		-	0	-	-	0	-	-	0	-
Retail - Qualifying Revolving		0.2%	59	31.5%	0.2%	72	27.6%	0.2%	83	28.2%
Retail - Other Retail - Of Which: SME		0.9%	17	33.9%	0.8%	24	34.5%	0.6%	30	34.8%
Retail - Other Retail - Of Which: non-SME		0.1%	41	30.6%	0.1%	46	25.0%	0.1%	63	25.8%
Retail - Other Retail - Of Which: non-SME		0.0%	0	22.3%	0.0%	0	25.8%	0.0%	0	28.7%
Equity		-	-	-	-	-	-	-	-	-
Securitisation		-	-	-	-	-	-	-	-	-
Other non-credit obligation assets		0.0%	0	19.0%	0.0%	0	22.3%	0.0%	0	23.4%
IRB TOTAL		0.1%	566	29.2%	0.1%	648	24.8%	0.1%	726	22.7%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock¹
(m EUR, %)										
Central banks and central governments		0.0%	0	28.3%	0.0%	0	31.6%	0.0%	0	31.2%
Institutions		0.4%	511	38.8%	0.6%	671	33.3%	0.4%	786	29.8%
Corporates		-	0	-	-	0	-	-	0	-
Corporates - Of Which: Specialised Lending		0.6%	183	29.1%	0.8%	258	25.3%	0.6%	317	22.6%
Corporates - Of Which: SME		0.1%	151	13.2%	0.2%	320	14.8%	0.1%	433	14.3%
Retail		0.1%	76	9.0%	0.1%	178	11.1%	0.1%	235	10.2%
Retail - Secured on real estate property		0.4%	6	11.1%	0.5%	12	12.2%	0.3%	14	10.4%
Retail - Secured on real estate property - Of Which: SME		0.1%	69	8.8%	0.1%	166	11.0%	0.1%	221	10.2%
Retail - Other Retail		-	0	-	-	0	-	-	0	-
Retail - Qualifying Revolving		0.6%	76	24.7%	0.7%	142	25.4%	0.5%	198	26.9%
Retail - Other Retail - Of Which: SME		1.2%	20	35.6%	1.6%	33	36.5%	1.6%	45	35.2%
Retail - Other Retail - Of Which: non-SME		0.5%	58	22.3%	0.6%	109	23.3%	0.3%	153	25.1%
Retail - Other Retail - Of Which: non-SME		0.0%	0	26.5%	0.0%	0	30.5%	0.0%	0	30.6%
Equity		-	-	-	-	-	-	-	-	-
Securitisation		-	-	-	-	-	-	-	-	-
Other non-credit obligation assets		0.0%	0	21.0%	0.0%	0	22.2%	0.0%	0	22.9%
IRB TOTAL		0.2%	664	26.4%	0.3%	991	23.5%	0.2%	1,219	21.3%

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock¹
(m EUR, %)										
Central banks and central governments		0.0%	0	25.4%	0.0%	0	28.8%	0.0%	0	30.1%
Institutions		0.2%	0	34.4%	0.2%	0	39.8%	0.2%	0	41.7%
Corporates		-	0	-	-	0	-	-	0	-
Corporates - Of Which: Specialised Lending		0.1%	0	33.7%	0.1%	0	39.4%	0.1%	0	42.2%
Corporates - Of Which: SME		0.0%	0	3.6%	0.0%	0	4.0%	0.0%	0	4.5%
Retail		0.0%	0	1.5%	0.0%	0	2.8%	0.0%	0	2.8%
Retail - Secured on real estate property		0.0%	0	1.5%	0.0%	0	2.8%	0.0%	0	2.8%
Retail - Secured on real estate property - Of Which: SME		0.0%	0	1.5%	0.0%	0	2.8%	0.0%	0	2.8%
Retail - Other Retail		0.0%	0	9.2%	0.0%	0	10.0%	0.0%	0	10.4%
Retail - Qualifying Revolving		0.0%	0	39.5%	0.0%	0	45.3%	0.0%	0	46.8%
Retail - Other Retail - Of Which: SME		0.0%	0	9.2%	0.0%	0	10.0%	0.0%	0	10.4%
Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-
Equity		-	-	-	-	-	-	-	-	-
Securitisation		-	-	-	-	-	-	-	-	-
Other non-credit obligation assets		-	-	-	-	-	-	-	-	-
IRB TOTAL		0.1%	0	19.8%	0.1%	0	23.4%	0.1%	0	24.9%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock¹
(m EUR, %)										
Central banks and central governments		0.0%	0	27.6%	0.0%	0	30.7%	0.1%	0	30.3%
Institutions		0.4%	0	37.2%	0.6%	0	42.0%	0.4%	1	42.9%
Corporates		-	0	-	-	0	-	-	0	-
Corporates - Of Which: Specialised Lending		0.2%	0	36.8%	0.3%	0	42.5%	0.2%	0	43.1%
Corporates - Of Which: SME		0.1%	0	6.1%	0.1%	0	8.0%	0.0%	0	8.1%
Retail		0.1%	0	4.9%	0.1%	0	8.2%	0.0%	0	7.5%
Retail - Secured on real estate property		0.1%	0	4.9%	0.1%	0	8.2%	0.0%	0	7.5%
Retail - Secured on real estate property - Of Which: SME		0.1%	0	4.9%	0.1%	0	8.2%	0.0%	0	7.5%
Retail - Other Retail		0.1%	0	9.8%	0.1%	0	11.2%	0.1%	0	10.2%
Retail - Qualifying Revolving		0.0%	0	40.7%	0.0%	0	45.5%	0.0%	0	46.6%
Retail - Other Retail - Of Which: SME		0.0%	0	9.8%	0.2%	0	11.2%	0.1%	0	10.2%
Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-
Equity		-	-	-	-	-	-	-	-	-
Securitisation		-	-	-	-	-	-	-	-	-
Other non-credit obligation assets		-	-	-	-	-	-	-	-	-
IRB TOTAL		0.1%	0	22.6%	0.2%	0	27.7%	0.2%	1	27.9%

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock¹
(m EUR, %)										
Central banks and central governments		0.0%	0	21.8%	0.0%	0	24.7%	0.0%	0	25.8%
Institutions		0.0%	11	47.7%	0.0%	11	47.6%	0.0%	11	47.4%
Corporates		-	0	-	-	0	-	-	0	-
Corporates - Of Which: Specialised Lending		0.0%	0	26.6%	0.0%	0	31.2%	0.0%	0	32.7%
Corporates - Of Which: SME		0.0%	0	14.0%	0.0%	0	11.2%	0.0%	0	10.7%
Retail		0.0%	0	1.0%	0.0%	0	2.3%	0.0%	0	2.7%
Retail - Secured on real estate property		0.0%	0	1.0%	0.0%	0	2.3%	0.0%	0	2.7%
Retail - Secured on real estate property - Of Which: SME		0.0%	0	1.0%	0.0%	0	2.3%	0.0%	0	2.7%
Retail - Other Retail		0.1%	0	21.9%	0.0%	0	19.2%	0.0%	0	18.2%
Retail - Qualifying Revolving		0.0%	0	35.6%	0.0%	0	41.7%	0.0%	0	43.7%
Retail - Other Retail - Of Which: SME		0.1%	0	21.9%	0.1%	0	19.2%	0.0%	0	18.2%
Retail - Other Retail - Of Which: non-SME		0.0%	0	19.0%	0.0%	0	22.3%	0.0%	0	23.4%
Equity		-	-	-	-	-	-</			

2016 EU-wide Stress Test: Credit risk IRB OP Financial Group

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
(m EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Luxembourg	Central banks and central governments	0.1%	0	26.6%	0.1%	0	30.8%
	Institutions	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0
	Corporates - Of Which: Socialised Lending	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0
	Retail	0.0%	0	5.0%	0.0%	0	8.3%
	Retail - Secured on real estate property	0.0%	0	4.8%	0.0%	0	7.8%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	-	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	4.8%	0.0%	0	7.8%
	Retail - Qualifying Revolving	0.0%	0	0	0	0	0
	Retail - Other Retail	0.0%	0	12.6%	0.0%	0	19.3%
	Retail - Other Retail - Of Which: SME	0.0%	0	35.6%	0.0%	0	41.7%
	Retail - Other Retail - Of Which: non-SME	0.0%	0	12.6%	0.1%	0	19.3%
Equity	0.0%	0	19.0%	0.0%	0	21.6%	
Securitisation	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	
IRB TOTAL	0.0%	0	21.1%	0.1%	0	24.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
(m EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Sweden	Central banks and central governments	0.0%	0	25.9%	0.0%	0	30.5%
	Institutions	0.0%	8	44.3%	0.0%	0	43.9%
	Corporates	0.0%	0	20.7%	0.0%	0	33.5%
	Corporates - Of Which: Socialised Lending	0.0%	0	24.6%	0.0%	0	20.3%
	Corporates - Of Which: SME	0.0%	0	5.4%	0.0%	0	5.1%
	Retail	0.0%	0	13.7%	0.1%	0	13.3%
	Retail - Secured on real estate property	0.0%	0	4.8%	0.0%	0	4.7%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	-	0	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	4.8%	0.0%	0	4.7%
	Retail - Qualifying Revolving	0.1%	0	47.8%	0.1%	0	37.8%
	Retail - Other Retail	0.5%	0	26.4%	0.5%	0	31.2%
	Retail - Other Retail - Of Which: SME	0.1%	0	48.1%	0.1%	0	37.9%
	Retail - Other Retail - Of Which: non-SME	0.0%	0	19.0%	0.0%	0	19.9%
Equity	0.0%	0	-	-	-	-	
Securitisation	0.0%	0	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	
IRB TOTAL	0.0%	8	42.9%	0.0%	9	41.9%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
(m EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central banks and central governments	0.0%	0	26.3%	0.0%	0	29.8%
	Institutions	0.0%	3	45.7%	0.0%	3	45.5%
	Corporates	0.0%	0	15.8%	0.0%	0	15.0%
	Corporates - Of Which: Socialised Lending	0.0%	0	8.3%	0.0%	0	8.1%
	Corporates - Of Which: SME	0.0%	0	8.3%	0.0%	0	8.1%
	Retail	0.0%	0	41.3%	0.0%	0	35.3%
	Retail - Secured on real estate property	0.0%	0	27.5%	0.0%	0	32.2%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	41.3%	0.0%	0	35.3%
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	-	-	0	-
	Retail - Qualifying Revolving	0.0%	0	0	0	0	0
	Retail - Other Retail	0.0%	0	12.0%	0.0%	0	13.2%
	Retail - Other Retail - Of Which: SME	0.1%	0	39.3%	0.1%	0	32.5%
	Retail - Other Retail - Of Which: non-SME	0.0%	0	27.5%	0.0%	0	33.8%
Equity	0.0%	0	39.3%	0.2%	0	32.5%	
Securitisation	0.0%	0	-	-	0	-	
Other non-credit obligation assets	0.0%	0	-	-	0	-	
IRB TOTAL	0.0%	3	44.5%	0.0%	3	44.4%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
(m EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Canada	Central banks and central governments	0.0%	0	26.6%	0.0%	0	31.7%
	Institutions	0.0%	0	0	0	0	0
	Corporates	0.0%	0	2.8%	0.0%	0	5.7%
	Corporates - Of Which: Socialised Lending	0.0%	0	2.8%	0.0%	0	4.2%
	Corporates - Of Which: SME	0.0%	0	2.8%	0.0%	0	4.2%
	Retail	0.0%	0	2.8%	0.0%	0	4.2%
	Retail - Secured on real estate property	0.0%	0	2.8%	0.0%	0	4.2%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	2.8%	0.0%	0	4.2%
	Retail - Qualifying Revolving	0.0%	0	0	0	0	0
	Retail - Other Retail	0.0%	0	2.8%	0.0%	0	6.2%
	Retail - Other Retail - Of Which: SME	0.0%	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0.0%	0	2.8%	0.0%	0	6.2%
Equity	0.0%	0	-	-	0	-	
Securitisation	0.0%	0	-	-	0	-	
Other non-credit obligation assets	0.0%	0	-	-	0	-	
IRB TOTAL	0.0%	0	4.8%	0.0%	6	8.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
(m EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Luxembourg	Central banks and central governments	0.1%	0	28.6%	0.1%	0	32.2%
	Institutions	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0
	Corporates - Of Which: Socialised Lending	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0
	Retail	0.1%	0	8.1%	0.1%	0	12.9%
	Retail - Secured on real estate property	0.1%	0	7.8%	0.1%	0	12.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	0	7.8%	0.1%	0	12.4%
	Retail - Qualifying Revolving	0.1%	0	0	0	0	0
	Retail - Other Retail	0.1%	0	14.9%	0.1%	0	21.8%
	Retail - Other Retail - Of Which: SME	0.0%	0	37.6%	0.0%	0	41.7%
	Retail - Other Retail - Of Which: non-SME	0.0%	0	14.9%	0.2%	0	21.8%
Equity	0.0%	0	21.0%	0.0%	0	23.1%	
Securitisation	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	
IRB TOTAL	0.1%	0	22.7%	0.1%	0	26.5%	

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
(m EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Sweden	Central banks and central governments	0.0%	0	28.9%	0.0%	0	31.8%
	Institutions	0.0%	9	45.6%	0.2%	9	45.5%
	Corporates	0.0%	0	33.3%	2.3%	0	37.9%
	Corporates - Of Which: Socialised Lending	1.1%	0	24.0%	0.1%	0	20.6%
	Corporates - Of Which: SME	0.1%	0	8.4%	0.1%	0	9.8%
	Retail	0.1%	0	13.3%	0.1%	0	13.3%
	Retail - Secured on real estate property	0.1%	0	7.8%	0.1%	0	7.8%
	Retail - Secured on real estate property - Of Which: SME	0.1%	0	-	-	0	-
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	0	7.8%	0.1%	0	7.8%
	Retail - Qualifying Revolving	0.2%	0	42.4%	0.2%	0	32.5%
	Retail - Other Retail	0.2%	0	29.7%	0.1%	0	35.5%
	Retail - Other Retail - Of Which: SME	0.2%	0	42.5%	0.2%	0	32.4%
	Retail - Other Retail - Of Which: non-SME	0.0%	0	21.0%	0.0%	0	22.3%
Equity	-	-	-	-	-	-	
Securitisation	-	-	-	-	-	-	
Other non-credit obligation assets	-	-	-	-	-	-	
IRB TOTAL	0.0%	9	43.8%	0.1%	10	43.0%	

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
(m EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Netherlands	Central banks and central governments	0.0%	0	28.4%	0.0%	0	31.5%
	Institutions	0.0%	3	47.1%	0.1%	3	47.7%
	Corporates	0.0%	0	18.0%	0.0%	0	18.0%
	Corporates - Of Which: Socialised Lending	0.0%	0	12.0%	0.0%	0	13.2%
	Corporates - Of Which: SME	0.0%	0	12.0%	0.0%	0	13.2%
	Retail	0.0%	0	39.3%	0.1%	0	32.5%
	Retail - Secured on real estate property	0.0%	0	29.3%	0.0%	0	33.5%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	39.3%	0.2%	0	32.5%
	Retail - Secured on real estate property - Of Which: non-SME	0.1%	0	-	-	0	-
	Retail - Qualifying Revolving	0.0%	0	12.0%	0.0%	0	13.2%
	Retail - Other Retail	0.1%	0	39.3%	0.1%	0	32.5%
	Retail - Other Retail - Of Which: SME	0.0%	0	27.5%	0.0%	0	33.8%
	Retail - Other Retail - Of Which: non-SME	0.1%	0	39.3%	0.2%	0	32.5%
Equity	0.0%	0	-	-	0	-	
Securitisation	0.0%	0	-	-	0	-	
Other non-credit obligation assets	0.0%	0	-	-	0	-	
IRB TOTAL	0.0%	3	45.9%	0.1%	4	46.4%	

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
(m EUR, %)		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Canada	Central banks and central governments	0.0%	0	28.6%	0.0%	0	31.8%
	Institutions	0.0%	0	0	0	0	0
	Corporates	0.0%	0	2.8%	0.0%	0	5.7%
	Corporates - Of Which: Socialised Lending	0.0%	0	2.8%	0.0%	0	4.2%
	Corporates - Of Which: SME	0.0%	0	2.8%	0.0%	0	4.2%
	Retail	0.0%	0	2.8%	0.0%	0	4.2%
	Retail - Secured on real estate property	0.0%	0	2.8%	0.0%	0	4.2%
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	2.8%	0.0%	0	4.2%
	Retail - Qualifying Revolving	0.0%	0	0	0	0	0
	Retail - Other Retail	0.1%	0	5.3%	0.2%	0	8.9%
	Retail - Other Retail - Of Which: SME	0.0%	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0.1%	0	5.3%	0.2%	0	8.9%
Equity	0.0%	0	-	-	0	-	
Securitisation	0.0%	0	-	-	0	-	
Other non-credit obligation assets	0.0%	0	-	-	0	-	
IRB TOTAL	0.0%	0	7.4%	0.0%	0	11.3%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

OP Financial Group

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
OP Osuuskunta	Central governments or central banks	12,419	0	5	0	0	0	0.0%
	Regional governments or local authorities	3,480	0	6	0	0	0	0.0%
	Public sector entities	84	0	17	0	0	0	0.0%
	Multilateral Development Banks	1,256	0	0	0	0	0	0.0%
	International Organisations	705	0	0	0	0	0	0.0%
	Institutions	337	0	14	0	1	0	0.0%
	Corporates	1,599	0	1,582	0	1	0	0.0%
	of which: SME	768	0	762	0	0	0	0.0%
	Retail	1,146	7	855	10	4	0	0.0%
	of which: SME	5	0	3	0	0	0	0.0%
	Secured by mortgages on immovable property	1	0	1	0	0	0	0.0%
	of which: SME	1	0	1	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation								
Other exposures	58	0	118	0	0	0	0.0%	
Standardised Total	21,087	7	2,597	10	7	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Finland	Central governments or central banks	10,543	0	0	0	0	0	0.0%
	Regional governments or local authorities	1,822	0	0	0	0	0	0.0%
	Public sector entities	84	0	17	0	0	0	0.0%
	Multilateral Development Banks	116	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	279	0	3	0	0	0	0.0%
	Corporates	873	0	860	0	1	0	0.0%
	of which: SME	101	0	99	0	0	0	0.0%
	Retail	1,137	7	869	10	4	0	0.0%
	of which: SME	1	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1	0	1	0	0	0	0.0%
	of which: SME	1	0	1	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation								
Other exposures	58	0	118	0	0	0	0.0%	
Standardised Total	14,913	7	1,848	10	5	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Germany	Central governments or central banks	613	0	0	0	0	0	0.0%
	Regional governments or local authorities	1,551	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation								
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	2,164	0	0	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

OP Financial Group

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
France	Central governments or central banks	186	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	180	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	58	0	11	0	1	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	424	0	11	0	1	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Luxembourg	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	960	0	0	0	0	0	0.0%
	International Organisations	374	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	1,333	0	0	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Sweden	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	50	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	2	0	2	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	1	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	53	0	3	0	0	0	0.0%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

OP Financial Group

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Netherlands	Central governments or central banks	821	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	822	0	0	0	0	0	0.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Canada	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	30	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	30	0	0	0	0	0	0.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ³
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
Standardised Total	0	0	0	0	0	0	0.0%	

³ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

OP Financial Group

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	0	0	0	0	0	0	0.0%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

OP Financial Group

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
OP Osuuskunta	Central governments or central banks	0.0%	0	4.7%	0.0%	0	5.5%	0.0%	0	5.8%
	Regional governments or local authorities	0.0%	0	18.0%	0.0%	0	21.2%	0.0%	0	22.3%
	Public sector entities	0.0%	0	19.0%	0.0%	0	22.3%	0.0%	0	23.4%
	Multilateral Development Banks	0.0%	0	19.0%	0.0%	0	22.3%	0.0%	0	23.4%
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	1	19.1%	0.0%	1	22.4%	0.0%	1	23.5%
	Corporates	0.0%	1	19.5%	0.0%	1	22.9%	0.0%	1	23.9%
	of which: SME	0.0%	0	19.4%	0.0%	0	22.8%	0.0%	0	23.8%
	Retail	0.2%	9	23.6%	0.2%	16	30.6%	0.2%	23	34.8%
	of which: SME	0.0%	0	33.0%	0.0%	0	33.0%	0.0%	0	33.0%
	Secured by mortgages on immovable property	0.0%	0	1.5%	0.0%	0	1.9%	0.0%	0	2.1%
	of which: SME	0.0%	0	1.5%	0.0%	0	1.9%	0.0%	0	2.1%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	19.0%	0.0%	0	22.3%	0.0%	0	23.4%	
Standardised Total	0.0%	11	21.9%	0.0%	18	28.0%	0.0%	25	31.6%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
		0.0%	0	5.2%	0.0%	0	6.2%	0.0%	1	6.1%
		0.0%	0	20.6%	0.0%	0	23.8%	0.0%	0	23.4%
		0.0%	0	21.0%	0.0%	0	23.9%	0.0%	0	23.4%
		0.0%	0	21.0%	0.0%	0	23.9%	0.0%	0	23.4%
		-	0	-	-	0	-	-	0	-
		0.0%	1	21.1%	0.0%	1	23.3%	0.0%	1	23.0%
		0.0%	1	21.8%	0.0%	1	24.3%	0.0%	1	24.0%
		0.0%	0	21.7%	0.0%	0	24.2%	0.0%	0	24.0%
		0.4%	11	23.2%	0.5%	23	31.3%	0.4%	35	34.1%
		0.0%	0	33.3%	0.0%	0	33.5%	0.0%	0	33.5%
		0.0%	0	6.2%	0.0%	0	9.2%	0.0%	0	9.0%
		0.0%	0	6.2%	0.0%	0	9.2%	0.0%	0	9.0%
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		0.0%	0	21.0%	0.0%	0	23.2%	0.0%	0	22.9%
		0.0%	14	21.4%	0.0%	26	28.7%	0.0%	38	31.2%

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Finland	Central governments or central banks	0.0%	0	4.7%	0.0%	0	5.5%	0.0%	0	5.7%
	Regional governments or local authorities	0.0%	0	18.0%	0.0%	0	21.2%	0.0%	0	22.3%
	Public sector entities	0.0%	0	19.0%	0.0%	0	22.3%	0.0%	0	23.4%
	Multilateral Development Banks	0.0%	0	19.0%	0.0%	0	22.3%	0.0%	0	23.4%
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	19.1%	0.0%	0	22.4%	0.0%	0	23.5%
	Corporates	0.0%	1	19.8%	0.0%	1	23.2%	0.0%	1	24.3%
	of which: SME	0.0%	0	21.8%	0.0%	0	25.4%	0.0%	0	26.2%
	Retail	0.2%	9	23.6%	0.2%	16	30.6%	0.2%	22	34.8%
	of which: SME	0.0%	0	33.0%	0.0%	0	33.0%	0.0%	0	33.0%
	Secured by mortgages on immovable property	0.0%	0	1.5%	0.0%	0	1.9%	0.0%	0	2.1%
	of which: SME	0.0%	0	1.5%	0.0%	0	1.9%	0.0%	0	2.1%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	0.0%	0	19.0%	0.0%	0	22.3%	0.0%	0	23.4%	
Standardised Total	0.0%	10	21.9%	0.0%	17	28.1%	0.0%	24	31.7%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
		0.0%	0	5.2%	0.0%	0	6.1%	0.0%	1	6.3%
		0.0%	0	20.6%	0.0%	0	23.8%	0.0%	0	23.4%
		0.0%	0	21.0%	0.0%	0	23.9%	0.0%	0	23.4%
		0.0%	0	21.0%	0.0%	0	23.9%	0.0%	0	23.4%
		-	0	-	-	0	-	-	0	-
		0.0%	0	21.1%	0.0%	0	23.3%	0.0%	0	23.0%
		0.0%	1	22.4%	0.0%	1	25.1%	0.0%	1	24.9%
		0.0%	0	25.8%	0.0%	0	30.0%	0.0%	0	30.2%
		0.0%	11	23.2%	0.5%	23	31.3%	0.4%	35	34.1%
		0.0%	0	33.3%	0.0%	0	33.5%	0.0%	0	33.5%
		0.0%	0	6.2%	0.0%	0	9.2%	0.0%	0	9.0%
		0.0%	0	6.2%	0.0%	0	9.2%	0.0%	0	9.0%
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		0.0%	0	21.0%	0.0%	0	23.2%	0.0%	0	22.9%
		0.0%	12	21.4%	0.0%	24	28.8%	0.0%	37	31.3%

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Germany	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.2%	0	15.6%	0.2%	0	29.0%	0.2%	0	35.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total	0.2%	0	15.6%	0.2%	0	29.0%	0.2%	0	35.2%	

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		0.4%	0	18.1%	0.5%	0	31.0%	0.4%	0	35.3%
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		-	0	-	-	0	-	-	0	-
		0.4%	0	18.1%	0.5%	0	31.0%	0.4%	0	35.3

2016 EU-wide Stress Test: Credit risk STA

OP Financial Group

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
France	Central governments or central banks	0.0%	0	33.9%	0.0%	0	39.7%	0.0%	0	41.7%
	Regional governments or local authorities	-	-	-	-	-	-	-	-	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	1	19.0%	0.0%	1	22.3%	0.0%	1	23.4%
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.1%	0	16.4%	0.2%	0	27.7%	0.2%	0	33.8%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total		0.0%	1	26.6%	0.0%	1	34.0%	0.0%	1	37.7%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	0.0%	0	37.0%	0.0%	0	43.6%	0.0%	0	43.7%
	Regional governments or local authorities	-	-	-	-	-	-	-	-	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	1	21.0%	0.0%	1	23.2%	0.0%	1	22.9%
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.3%	0	18.6%	0.5%	0	29.4%	0.4%	0	33.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
	Other exposures	-	0	-	-	0	-	-	0	-
	Standardised Total	0.0%	1	29.1%	0.0%	1	36.4%	0.0%	1	38.1%

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Luxembourg	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	0.0%	0	19.0%	0.0%	0	22.3%	0.0%	0	23.4%
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.1%	0	15.8%	0.2%	0	26.7%	0.2%	0	33.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total		0.0%	0	19.0%	0.0%	0	22.4%	0.0%	0	23.5%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	0.0%	0	21.0%	0.0%	0	23.9%	0.0%	0	23.4%
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.2%	0	18.2%	0.4%	0	28.8%	0.4%	0	33.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
	Other exposures	-	0	-	-	0	-	-	0	-
	Standardised Total	0.0%	0	21.0%	0.0%	0	23.9%	0.0%	0	23.5%

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Sweden	Central governments or central banks	0.0%	0	19.0%	0.0%	0	22.3%	0.0%	0	23.4%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.0%	0	19.0%	0.0%	0	22.3%	0.0%	0	23.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.3%	0	16.0%	0.3%	0	29.6%	0.2%	0	35.2%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-	
Equity	-	0	-	-	0	-	-	0	-	
Securitisation	-	0	-	-	0	-	-	0	-	
Other exposures	-	0	-	-	0	-	-	0	-	
Standardised Total		0.1%	0	16.0%	0.1%	0	29.6%	0.1%	0	35.1%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	0.0%	0	21.0%	0.0%	0	23.9%	0.0%	0	23.4%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.0%	0	21.0%	0.0%	0	23.2%	0.0%	0	22.9%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.5%	0	18.3%	0.6%	0	31.1%	0.5%	0	34.6%
	of which: SME	-	0	-	-	0	-	-	0	-
	Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation	-	0	-	-	0	-	-	0	-
	Other exposures	-	0	-	-	0	-	-	0	-
	Standardised Total	0.1%	0	18.3%	0.1%	0	31.1%	0.1%	0	34.6%



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		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹			
Netherlands	Central governments or central banks	-	0	-	0	-	0			
	Regional governments or local authorities	-	0	-	0	-	0			
	Public sector entities	-	0	-	0	-	0			
	Multilateral Development Banks	-	0	-	0	-	0			
	International Organisations	-	0	-	0	-	0			
	Institutions	-	0	-	0	-	0			
	Corporates	-	0	-	0	-	0			
	of which: SME	-	0	-	0	-	0			
	Retail	0.1%	0	15.0%	0.2%	0	24.7%	0.2%	0	31.0%
	of which: SME	-	0	-	0	-	0	-	0	-
	Secured by mortgages on immovable property	-	0	-	0	-	0	-	0	-
	of which: SME	-	0	-	0	-	0	-	0	-
	Items associated with particularly high risk	-	0	-	0	-	0	-	0	-
	Covered bonds	-	0	-	0	-	0	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)	-	0	-	0	-	0	-	0	-	
Equity	-	0	-	0	-	0	-	0	-	
Securitisation	-	0	-	0	-	0	-	0	-	
Other exposures	-	0	-	0	-	0	-	0	-	
Standardised Total		0.1%	0	15.0%	0.2%	0	24.7%	0.2%	0	31.0%

¹Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹			
Netherlands	Central governments or central banks	-	0	-	0	-	0			
	Regional governments or local authorities	-	0	-	0	-	0			
	Public sector entities	-	0	-	0	-	0			
	Multilateral Development Banks	-	0	-	0	-	0			
	International Organisations	-	0	-	0	-	0			
	Institutions	-	0	-	0	-	0			
	Corporates	-	0	-	0	-	0			
	of which: SME	-	0	-	0	-	0			
	Retail	0.2%	0	17.4%	0.5%	0	26.9%	0.4%	0	31.0%
	of which: SME	-	0	-	0	-	0	-	0	-
	Secured by mortgages on immovable property	-	0	-	0	-	0	-	0	-
	of which: SME	-	0	-	0	-	0	-	0	-
	Items associated with particularly high risk	-	0	-	0	-	0	-	0	-
	Covered bonds	-	0	-	0	-	0	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)	-	0	-	0	-	0	-	0	-	
Equity	-	0	-	0	-	0	-	0	-	
Securitisation	-	0	-	0	-	0	-	0	-	
Other exposures	-	0	-	0	-	0	-	0	-	
Standardised Total		0.2%	0	17.4%	0.5%	0	26.9%	0.4%	0	31.0%

		Baseline Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹			
Canada	Central governments or central banks	-	0	-	0	-	0			
	Regional governments or local authorities	-	0	-	0	-	0			
	Public sector entities	-	0	-	0	-	0			
	Multilateral Development Banks	-	0	-	0	-	0			
	International Organisations	-	0	-	0	-	0			
	Institutions	-	0	-	0	-	0			
	Corporates	-	0	-	0	-	0			
	of which: SME	-	0	-	0	-	0			
	Retail	0.1%	0	16.3%	0.2%	0	23.8%	0.2%	0	28.9%
	of which: SME	-	0	-	0	-	0	-	0	-
	Secured by mortgages on immovable property	-	0	-	0	-	0	-	0	-
	of which: SME	-	0	-	0	-	0	-	0	-
	Items associated with particularly high risk	-	0	-	0	-	0	-	0	-
	Covered bonds	-	0	-	0	-	0	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)	-	0	-	0	-	0	-	0	-	
Equity	-	0	-	0	-	0	-	0	-	
Securitisation	-	0	-	0	-	0	-	0	-	
Other exposures	-	0	-	0	-	0	-	0	-	
Standardised Total		0.1%	0	16.3%	0.2%	0	23.8%	0.2%	0	28.9%

¹Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016		31/12/2017		31/12/2018				
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹			
Canada	Central governments or central banks	-	0	-	0	-	0			
	Regional governments or local authorities	-	0	-	0	-	0			
	Public sector entities	-	0	-	0	-	0			
	Multilateral Development Banks	-	0	-	0	-	0			
	International Organisations	-	0	-	0	-	0			
	Institutions	-	0	-	0	-	0			
	Corporates	-	0	-	0	-	0			
	of which: SME	-	0	-	0	-	0			
	Retail	0.2%	0	18.6%	0.4%	0	26.1%	0.4%	0	29.2%
	of which: SME	-	0	-	0	-	0	-	0	-
	Secured by mortgages on immovable property	-	0	-	0	-	0	-	0	-
	of which: SME	-	0	-	0	-	0	-	0	-
	Items associated with particularly high risk	-	0	-	0	-	0	-	0	-
	Covered bonds	-	0	-	0	-	0	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)	-	0	-	0	-	0	-	0	-	
Equity	-	0	-	0	-	0	-	0	-	
Securitisation	-	0	-	0	-	0	-	0	-	
Other exposures	-	0	-	0	-	0	-	0	-	
Standardised Total		0.2%	0	18.6%	0.4%	0	26.1%	0.4%	0	29.2%

		Baseline Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Canada	Central governments or central banks	-	0	-	0	-	0
	Regional governments or local authorities	-	0	-	0	-	0
	Public sector entities	-	0	-	0	-	0
	Multilateral Development Banks	-	0	-	0	-	0
	International Organisations	-	0	-	0	-	0
	Institutions	-	0	-	0	-	0
	Corporates	-	0	-	0	-	0
	of which: SME	-	0	-	0	-	0
	Retail	-	0	-	0	-	0
	of which: SME	-	0	-	0	-	0
	Secured by mortgages on immovable property	-	0	-	0	-	0
	of which: SME	-	0	-	0	-	0
	Items associated with particularly high risk	-	0	-	0	-	0
	Covered bonds	-	0	-	0	-	0
	Claims on institutions and corporates with a ST credit assessment	-	0	-	0	-	0
Collective investments undertakings (CIU)	-	0	-	0	-	0	
Equity	-	0	-	0	-	0	
Securitisation	-	0	-	0	-	0	
Other exposures	-	0	-	0	-	0	
Standardised Total		0	0	-	0	0	-

¹Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario					
		31/12/2016		31/12/2017		31/12/2018	
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Canada	Central governments or central banks	-	0	-	0	-	0
	Regional governments or local authorities	-	0	-	0	-	0
	Public sector entities	-	0	-	0	-	0
	Multilateral Development Banks	-	0	-	0	-	0
	International Organisations	-	0	-	0	-	0
	Institutions	-	0	-	0	-	0
	Corporates	-	0	-	0	-	0
	of which: SME	-	0	-	0	-	0
	Retail	-	0	-	0	-	0
	of which: SME	-	0	-	0	-	0
	Secured by mortgages on immovable property	-	0	-	0	-	0
	of which: SME	-	0	-	0	-	0
	Items associated with particularly high risk	-	0	-	0	-	0
	Covered bonds	-	0	-	0	-	0
	Claims on institutions and corporates with a ST credit assessment	-	0	-	0	-	0
Collective investments undertakings (CIU)	-	0	-	0	-	0	
Equity	-	0	-	0	-	0	
Securitisation	-	0	-	0	-	0	
Other exposures	-	0	-	0	-	0	
Standardised Total		0	0	-	0	0	-

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	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	-	0	-	-	0	-	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	-	0	-	-	0	-	-	0	-

	Baseline Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	-	0	-	-	0	-	-	0	-

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

	Adverse Scenario								
	31/12/2016			31/12/2017			31/12/2018		
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Secured by mortgages on immovable property	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	-
Securitisation	-	0	-	-	0	-	-	0	-
Other exposures	-	0	-	-	0	-	-	0	-
Standardised Total	-	0	-	-	0	-	-	0	-

2016 EU-wide Stress Test: Securitisations

OP Financial Group

		(mln EUR)						
		31/12/2015	Baseline Scenario			Adverse Scenario		
			31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Exposure values	STA	0						
	IRB	358						
	Total	358						
Risk exposure amounts	STA	0	0	0	0	0	0	0
	IRB	46	59	64	69	74	93	108
	Total	46	59	64	69	74	93	108
Impairments	Total banking book others than assessed at fair value	0	0	0	0	0	0	0

2016 EU-wide Stress Test: Sovereign

OP Financial Group

		31/12/2015															
		NET DIRECT EXPOSURES (accounting value gross of provisions) (1)							DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)					Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		4,755	4,755	3,332	0	645	0	778	7,588	400	2,432	-137	0	0	0	0	

Notes, definitions and regions:

(1) 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. Exposures to central banks should not be included here.

(2) For positions in HFT this should include gross exposures (fama) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching

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

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

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

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

Latin America: Venezuela, Uruguay, Trinidad and Tobago, Suriname, St. Vincent and the Grenadines, St. Lucia, St. Kitts and Nevis, Peru, Paragauv, Panama, Nicaragua, Mexico, Jamaica, Honduras, Haiti, Guvana, Guatemala, Grenada, El Salvador, Ecuador, Dominican Republic, Dominica, Costa Rica, Colombia, Chile, Brazil, Bolivia and Belize.

Africa: South Africa, Tunisia, Morocco, Eavot and Aloeria.

2016 EU-wide Stress Test - Risk exposure amounts

OP Financial Group

(mln EUR)	Baseline scenario				Adverse scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	36,025	36,354	36,498	36,166	37,771	39,403	40,105
Risk exposure amount for securitisations and re-securitisations	46	59	64	69	74	93	108
Risk exposure amount other credit risk	35,978	36,295	36,433	36,097	37,697	39,310	39,997
Risk exposure amount for market risk	1,840	1,840	1,840	1,840	1,840	1,840	1,840
Risk exposure amount for operational risk	3,477	3,630	3,675	3,562	3,630	3,477	3,477
Other risk exposure amounts	0	0	0	0	0	0	0
Total risk exposure amount	41,342	41,824	42,012	41,568	43,241	44,720	45,422

2016 EU-wide Stress Test - P&L

OP Financial Group

(mln EUR)	Baseline Scenario				Adverse Scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	1,017	971	968	905	671	659	646
Interest income	2,479	2,609	2,724	2,589	2,823	3,004	2,804
(Interest expense)	-1,462	-1,638	-1,755	-1,684	-2,153	-2,345	-2,157
Dividend income	281	281	281	281	140	140	140
Net fee and commission income	576	576	576	576	565	565	565
Gains or (-) losses on financial assets and liabilities held for trading, net	162	73	73	73	-196	55	55
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	0				0		
Other operating income not listed above, net	125	35	18	21	12	18	21
Total operating income, net	2,161	1,938	1,917	1,857	1,192	1,437	1,427
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-78	-107	-91	-87	-208	-345	-246
Other income and expenses not listed above, net	-1,099	-1,104	-1,103	-1,103	-1,260	-1,137	-1,112
Profit or (-) loss before tax from continuing operations	985	727	723	666	-275	-45	69
(Tax expenses or (-) income related to profit or loss from continuing operations)	-162	-218	-217	-200	83	13	-21
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year	822	509	506	466	-193	-31	48
Attributable to owners of the parent	822	509	506	466	-193	-31	48
Amount of dividends paid	21	153	152	140	66	81	81
Attributable to owners of the parent net of estimated dividends	801	356	354	326	-259	-113	-33

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

		Baseline Scenario				Adverse Scenario			
		31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
		(mln EUR,%)							
OWN FUNDS	A	OWN FUNDS	9,446	9,669	9,753	9,850	8,668	8,160	7,790
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	8,053	8,332	8,574	8,827	7,331	6,981	6,767
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,689	2,689	2,689	2,689	2,689	2,689	2,689
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	4,524	4,881	5,235	5,561	4,265	4,152	4,119
	A.1.3	Accumulated other comprehensive income	-231	-231	-231	-231	-355	-355	-355
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	12	12	12	12	-32	-32	-32
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	-54	-54	-54	-54	-231	-231	-231
	A.1.4	Other Reserves	1,959	1,959	1,959	1,959	1,959	1,959	1,959
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-151	-151	-151	-151	-151	-151	-151
	A.1.8	(-) Intangible assets (including Goodwill)	-517	-517	-517	-517	-517	-517	-517
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	83	-96	-75
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-302	-375	-490	-565	-462	-680	-875
	A.1.11	(-) Defined benefit pension fund assets	-48	-48	-48	-48	-157	-157	-157
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 Items over AT1 Capital	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
A.1.21	Transitional adjustments	132	127	129	132	144	138	132	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	132	132	132	132	132	132	132	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	
A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	0	-5	-2	0	13	6	0	
A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	0	0	0	0	0	0	0	
A.1.21.5	Other transitional adjustments to CET1 Capital	0	0	0	0	0	0	0	
A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	0	0	0	0	0	0	0	
A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	141	121	101	81	121	101	81	
A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	0	0	0	
A.2.2	(-) Excess deduction from T2 Items over T2 capital	0	0	0	0	0	0	0	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	
A.2.4	Additional Tier 1 transitional adjustments	141	121	101	81	121	101	81	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,194	8,453	8,675	8,908	7,452	7,082	6,848	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,253	1,216	1,079	942	1,216	1,079	942	
A.4.1	Tier 2 Capital instruments	1,253	1,216	1,079	942	1,216	1,079	942	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	0	0	0	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	0	0	0	
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	41,342	41,824	42,012	41,568	43,241	44,720	45,422
B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	19.48%	19.92%	20.41%	21.24%	16.95%	15.61%	14.90%
	C.2	Tier 1 Capital ratio	19.82%	20.21%	20.65%	21.43%	17.23%	15.84%	15.08%
	C.3	Total Capital ratio	22.85%	23.12%	23.22%	23.70%	20.05%	18.25%	17.15%
CAPITAL RATIOS (%) Fully loaded	D.1	Common Equity Tier 1 Capital ratio (1)	19.16%	19.62%	20.10%	20.92%	16.62%	15.30%	14.61%
	D.2	Tier 1 Capital ratio (2)	19.16%	19.62%	20.10%	20.92%	16.62%	15.30%	14.61%
	D.3	Total Capital ratio (3)	22.19%	22.53%	22.67%	23.18%	19.43%	17.71%	16.68%
E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016-2018 period (cumulative conversions) (4)	0	0	0	0	0	0	0	
F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)	0	0	0	0	0	0	0	
Memorandum items	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)	0	0	0	0	0	0	0
	G.1	Total leverage ratio exposures (transitional)	113,895	113,895	113,895	113,895	113,895	113,895	113,895
	G.2	Total leverage ratio exposures (fully loaded)	113,895	113,895	113,895	113,895	113,895	113,895	113,895
	G.3	Leverage ratio (transitional)	7.19%	7.42%	7.62%	7.82%	6.54%	6.22%	6.01%
G.4	Leverage ratio (fully loaded)	6.96%	7.20%	7.41%	7.63%	6.31%	6.01%	5.83%	

(1) Fully loaded CET1 capital ratio estimation: $[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]/(B-B.1)$

(2) Fully loaded T1 capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)]/(B-B.1)$

(3) Fully loaded Total capital ratio estimation: $[A.1-A.1.21+A.2.2-A.2.4+A.4.3]/(B-B.1)$. This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

OP Financial Group

	31/12/2015						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³		
Of which: defaulted							
(mln EUR)							
Debt securities (including at amortised cost and fair value)	11,480	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0
General governments	4,099	0	0	0	0	0	0
Credit institutions	5,871	0	0	0	0	0	0
Other financial corporations	375	0	0	0	0	0	0
Non-financial corporations	1,135	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	84,501	179	1,234	1,041	39	451	666
Central banks	8,463	0	0	0	0	0	0
General governments	688	0	0	0	0	0	0
Credit institutions	678	0	0	0	1	0	0
Other financial corporations	790	0	0	0	1	0	0
Non-financial corporations	26,125	33	781	706	21	368	325
Households	47,757	146	453	335	16	83	341
DEBT INSTRUMENTS other than HFT	95,981	179	1,234	1,041	39	451	666
OFF-BALANCE SHEET EXPOSURES	19,467		74	70	0	0	11

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)

2016 EU-wide Stress Test

Information on forbore exposures¹

OP Financial Group

	31/12/2015				
	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		Collateral and financial guarantees received on exposures with forbearance measures
	(mln EUR)	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,475	245	56	54	1,383
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	277	117	37	36	226
Households	1,198	128	19	18	1,157
DEBT INSTRUMENTS other than HFT	1,475	245	56	54	1,383
Loan commitments given	1	0	0	0	0

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