

Bank Name	Kuntarahoitus Oyj
LEI Code	529900HEKOENJHPNN480
Country Code	FI



2018 EU-wide Transparency Exercise Capital

			A621/12/2017	A6 20/06/2010	CORFRICORE	REGULATION
	A	(min EUR, %) OWN FUNDS	As of 31/12/2017	As of 30/06/2018	COREP CODE C 01.00 (r010,c010)	REGULATION Articles 4(118) and 72 of CRR
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	1,293	1,363		Article 50 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	946	1,016	C 01.00 (r020,c010)	
	A.1.1	instruments)	83	83	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	864	963	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	29	11	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and :36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-21	-28	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-10	-13	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight.	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles. 4(36), 36(1) point (k) (i) and 89 to 91 of CRS; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 238 of CRS; Articles 36(1) point (k) (iii) and 239(3) of CRS; Articles 36(1) point k) (iv) and 137(3) of CRS; Articles 36(1) point k) (iv) and 155(4) of CRS.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	4
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	347	347	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	347	347	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,293	1,363	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) - C 10.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	1,784	1,664	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	
CARITAL BATTOS (0/2)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	53.01%	61.01%	CA3 (1)	*
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	72.50%	81.89%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	72.50%	81.89%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	946	1,016	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	53.01%	61.01%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c040)	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eliable from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratio spublished by the participating banks e.g. in their Pillar 3 disclosure



Leverage ratio

	(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,293	1,363	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,293	1,363	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	33,669	34,364	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
В.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	33,669	34,364	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	3.8%	4.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.8%	4.0%	C 47.00 (r330,c010)	



Risk exposure amounts

	As of 31/12/2017	as of 30/06/2018
(mln EUR)		
Risk exposure amounts for credit risk	1,108	1,005
Risk exposure amount for securitisation and re-securitisations in the banking book	1	0
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	1,106	1,005
Risk exposure amount for position, foreign exchange and commodities (Market risk)	0	0
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	341	277
Risk exposure amount for operational risk	335	383
Other risk exposure amounts	0	0
Total Risk Exposure Amount	1,784	1,664

 $^{^{\}left(1\right)}$ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



D&I

Kuntarahoitus Oyj

	As of 31/12/2017	As of 30/06/2018
(min EUR)	AS 01 31/12/2017	AS 01 30/00/2016
Interest income	191	359
Of which debt securities income	27	12
Of which loans and advances income	206	98
Interest expenses	-37	241
(Of which deposits expenses)	97	52
(Of which debt securities issued expenses)	346	295
(Expenses on share capital repayable on demand)	0	0
Dividend income	0	0
Net Fee and commission income	-1	-1
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	8	-457
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	451
Gains or (-) losses from hedge accounting, net	3	38
Exchange differences [gain or (-) loss], net	-2	0
Net other operating income /(expenses)	-14	-10
TOTAL OPERATING INCOME, NET	223	139
(Administrative expenses)	22	13
(Depreciation)	2	1
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	0	0
(Commitments and guarantees given)	0	0
(Other provisions)	0	0
Of which pending legal issues and tax litigation ¹	0	
Of which restructuring ¹	0	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	0	0
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	198	124
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	159	99
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	159	99
Of which attributable to owners of the parent	159	99

(1) Information available only as of end of the year

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



Market Risk

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	SA					IM										IM						
	As of 31/12/2017	As of 30/06/2018				As of 31/1	2/2017						As of 30/06/2018									
			VaR (Memoral	ndum item)	STRESSED VaR ((Memorandum item)	AND MI	ENTAL DEFAULT GRATION RISK TAL CHARGE		PRICE RISKS CHARGE FOR			VaR (Memora	andum item)	STRESSED VaR (M	demorandum item)	DEFAL MIGRAT	EMENTAL ULT AND TION RISK LL CHARGE		PRICE RISKS CHARGE FOR		
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaR	12 WEEKS AVERAGE MEASURE	S LAST MEASURE	E FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
(mln EUR) Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	ů o	ŏ	ı ŏ	0	ŏ	ı ő							ŏ	0	0	0		4		4		
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0		4		4		
Equities	0	0	0	0	0	0							0	0	0	0		4		4		
Of which: General risk	0	0	0	0	0	0							0	0	0	0		4		4		
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0		4		4		
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk Total	U .		+ <u>'</u>	0	U .	U								U	ļ <u>"</u>	U			-	_		



Credit Risk - Standardised Approach

			TKG	ritaranoitas 073					
					Standardis	sed Approach			
			As of 31/1:	2/2017			As of 30/06	/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
	Central governments or central banks	4,004	12,449	4		4,388	13,476	0	
	Regional governments or local authorities	10.612	15.347	4		11.098	16.065	4	
	Public sector entities	281	684	59		293	677	65	
	Multilateral Development Banks	233	233	12		223	223	12	
	International Organisations	74	74	0		74	74	0	
	Institutions	3.413	2.202	779		3.039	1.893	677	
	Corporates	5,361	0	0		5,329	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Consolidated data	Secured by mortgages on immovable property	8.856	0	0		9.326	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	0	0	1	2	0	0	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	1.939	1.939	238		1.902	1.902	241	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	10	10	1		10	10	1	
	Equity	0	0	0		0	0	0	
	Securitisation	0	6	1		1	1	0	
	Other exposures	80	80	9		13	13	5	
	Standardised Total	34 865	33 024	1 108	1	35 696	34 333	1 005	3

⁽⁴⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

					Standardis	Standardised Approach													
			As of 31/12	2/2017			As of 30/06/	2018											
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²										
	Central governments or central banks	3,665	11.998	0		4.128	13.138	0											
	Regional governments or local authorities	10.612	14,717	0		11,098	15,450	0											
	Public sector entities	50	453	10		49	434	10											
	Multilateral Development Banks	0		0		0	0	0											
	International Organisations	0	0	0		0	0	0											
	Institutions	242	161	53		297	218	72											
	Corporates	5.361	0	0		5,329	0	0											
	of which: SME	0	0	0		0	0	0											
	Retail	0	0	0		0	0	0											
	of which: SME	0	0	0		0	0	0											
FINLAND	Secured by mortgages on immovable property	8,856	0	0		9,326	0	0											
	of which: SME	0	0	0		0	0	0											
	Exposures in default	2	0	0	1	2	0	0	2										
	Items associated with particularly high risk	0	0	0		0	0	0											
	Covered bonds	378	378	38		347	347	35											
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0											
	Collective investments undertakings (CIU)	0	0	0		0	0	0											
	Equity	0	0	0		0	0	0											
	Securitisation																		
	Other exposures	56	56	5		11	11	4											
	Standardised Total ²				1				2										

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					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	650	396	128		688	425	137	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail of which: SME	0	0	0		0	0	0	
LINITED KINCDOM		0	0	0		0	0	0	
UNITED KINGDOM	Secured by mortgages on immovable property of which: SME	0	0	0		U	0	0	
	Exposures in default	0	U	0	0	0	0	0	0
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0		0
I	Covered bonds	216	216	22		200	200	20	
	Claims on institutions and corporates with a ST credit assessment	0	210	22		200	200	20	
	Collective investments undertakings (CIU)	0	0	0		0	0	"	
1	Equity	0		0		0	0	l ,	
	Securitisation							0	
	Other exposures	4	4	2		1	1	1	
	Standardised Total ²		·		0		·		

¹⁰ Original exposure, unlike Exposure value, in control before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

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

· · Total value aujustilierits aliu į	provisions per country of counterparty excludes those for securistisation exposures, additional valuation adju	sullelis (AVAS) alia ociel owil lailus	reductions related to the expo	sures, out includes general t	euit risk dujusurierits.				
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	51	143	0		51	129	0	
	Regional governments or local authorities	0	91	0		0	91	0	
	Public sector entities	71	71	14		72	72	14	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	587	352	168		456	246	116	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	196	196	20		186	186	19	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	3	3	1		0	0	0	
	Standardised Total ²				0				0

^{(**}Chipsial exposure, unitie: Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

**Total value adjustments and convisions cor counter of counterparts excluded those for securistication excourses, delibraria valuations adjustments (AVA) and other own funds reductions related to the exocurses, but includes owneral credit risk adjustments.



Credit Risk - Standardised Approach

Kuntarahoitus Oyj

			No.	intararionas Oyj					
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	156	0		0	157	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	413	246	76		378	215	68	
	Corporates	413	246	/6		3/8	215	68	
	of which: SMF	0		0		0	0		
	Retail	0		0		0	0		
	of which: SME	0				0	0		
CANADA	Secured by mortgages on immovable property	0	, i	0		0	0	0	
CHINDA	of which: SME	0	i ,	0		0	0	0	
	Exposures in default	0	l ŏ	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	245	245	49		277	277	55	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	3	3	0		0	0	0	
	Standardised Total ²				0				0

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

					Standardis	ed Approach					
			As of 31/12	2/2017		As of 30/06/2018					
	(min EUR: %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	n n	0		0	0	0			
	International Organisations	o o	l ŏ	0		Ů	0	0			
	Institutions	329	312	79		194	177	37			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
SWEDEN	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	200	200	20		200	200	20			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Securitisation										
	Other exposures	3	3	1		0	0	0			
	Standardised Total ²				0				0		

Organic popular, uniform the Exposure value, pre-control control production and account any effect due to control control production values and production and production effects).

Organic appropriate purposes, uniform the Exposure values, pre-control production and account any effect due to control production values and production effects).

Organic appropriate production effects and production effects and production effects and production effects and production effects.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	50	50	0		•	^	^	
	Central governments or central banks Regional governments or local authorities	50	50	0		0	0	0	
	Public sector entities	94	94	19		94	94	19	
	Multilateral Development Banks	0	94	19		94	94	19	
	International Organisations	0	0	0		0	0	0	
	Institutions	211	211	77		195	195	78	
	Corporates	211	211	//		195	195	/6	
	of which: SME	0		0		0	0	0	
	Retail	0				0	0	0	
	of which: SME	0		0		0	0	0	
NETHERLANDS	Secured by mortgages on immovable property	0				0	0	0	
INL ITILKLANDS	of which: SME	0	"			0	0	0	
	Exposures in default			0	0	0	0	0	0
	Items associated with particularly high risk	0				0	0	0	U
	Covered bonds	114	114	11		99	99	10	
	Claims on institutions and corporates with a ST credit assessment	0	114	11		99	99	10	
	Collective investments undertakings (CIU)	0	1 ,	l ,		0	0	0	
	Equity	, i	, i	0		0	0	0	
	Securitisation	Ů	,	,			0		
	Other exposures	3	3	0		0	0	0	
	Standardised Total ²			Ů	0	,			•

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

(2) Total value adjustments and pro	isions per country of counterparty excludes those for securistisation exposures, additional valuation adius	tments (AVAs) and other own funds	reductions related to the exoc	sures, but includes oeneral o	redit risk adiustments.				
					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	.0		0	0	0	
	Multilateral Development Banks International Organisations	233 74	233	12		223 74	223 74	12	
	Institutions	/4	/4	0		/4	/4	0	
	Corporates	0	0	0		0	0		
	of which: SME	0		0		0	0		
	Retail	0	,	0		0	0		
	of which: SME	0	0	0		0	0	0	
Other Countries	Secured by mortgages on immovable property	0	0	0		0	0	0	
other countries	of which: SME	0	ō	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity		0	0		0	0	0	
	Securitisation								4
	Other exposures	2	2	0		0	0	0	
	Standardised Total ²				0				0

^{***} Orional exoscure, unlike Exoscure value, is recorded before bisions into account any effect due to credit conversion factors or credit risk mitioation techniques (e.a., substitution effects).

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



Credit Risk - Standardised Approach

Kuntarahoitus Oyj

			Ku	ritarariottus Oyj					
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0		0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	l ŏ	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	ō	0		0	0	0	
Counterpart 8	of which: SME	0	0	0		0	0	0	
•	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail of which: SME	0	0	0		U	0	U	
Country of		0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property of which: SME	0		0		0	0	0	
Counterpart	Exposures in default	0	0	0	0	0	0	0	0
	Exposures in default Items associated with particularly high risk	0		0	U	0	0	0	U
	Covered bonds	0	0	0		0	l 0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0		0	
	Collective investments undertakings (CIU)	0	0	0		0		0	
	Equity	0		0		0	0	0	
	Securitisation	0	U	0			U	U	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	ů		_	•	Ů			

** Uniquial exposure, unities exposure value, is reported before saving non account any effect of use of coefficient content on the content of the content of the coefficient and the coef

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06	/2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks		0	٥		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				

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



Credit Risk - IRB Approach

							IRB App	roach					
				As of 3:	L/12/2017					As of 30	/06/2018		
		Original E	xposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value-		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0		0	0		0	0		0	0		0
	Institutions	0		0	0		0	0		0	0		0
	Corporates	0		0	0		0	0		0	0		0
	Corporates - Of Which: Specialised Lending	0		0	0		0	0		0	0		0
	Corporates - Of Which: SME	0		0	0		0	0		0	0		0
	Retail	0		0	0		0	0		0	0		0
	Retail - Secured on real estate property	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
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0		0	0		0	0		0	0		0
	Retail - Qualifying Revolving Retail - Other Retail	0		0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: SME	0		0	0		ı Ö	0		0	0		0
	Retail - Other Retail - Of Which: non-SME	0		0	0		Ů	0		0	0		l ů
	Equity	U		U	0		U	U		U	0		U
	Securitisation	0		0	0		0	0		0	0		0
	Other non credit-obligation assets	, , , , , , , , , , , , , , , , , , ,		0	0		U	0			0		
	IRB Total				0						0		

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



Sovereign Exposure

Kuntarahoitus Oyj

(mln EUR)									As of 31/	/12/2017								
				Memo: breal	kdown by acco	ounting portfo	olio											
Country / Region	Financial as	of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for- sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to- maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	11,092.9	9,602.6	1,490.3	0.0	0.0	0.0	43.6	43.6	0.0	828.9	0.0	828.9	9,559.0	9,559.0	0.0	661.3	0.0	661.3
Austria	85.5	0.0	85.5															
Belgium	144.3	0.0	144.3															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland France	10,375.9 51.0	9,602.6	773.3 51.0															
Germany	152.2	0.0	152.2															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	0.0	0.0	0.0															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	13.5	0.0	13.5															
Malta	0.0	0.0	0.0															
Netherlands	50.6	0.0	50.6															
Poland	0.0	0.0	0.0															
Portugal	0.0	0.0	0.0															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia Spain	0.0	0.0	0.0															
Sweden	0.0	0.0	0.0															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	158.5	0.0	158.5															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	21.0	0.0	21.0															
U.S.	0.0	0.0	0.0 40.3															
Other advanced economies non EEA Other Central and eastern Europe countries non EEA	40.3 0.0	0.0	40.3 0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	0.0	0.0	0.0															
Note:	0.0	0.0	0.0															

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP



	Jeneral govern	Kuntarahoitus Ovi	and counterputty											
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [0 51	0	0	0 51	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		33 0 85	0	0	33 0 85	0	0	0	0	0	0	0	0	0
[0 - 3M [0 0 27	0	0	0 0 27	0	0	0	0	0	0	0	0	
[37-57]	Belgium	0 28	0	0	0 28	0	0	0 0 0	0 0 0	0 0 0	0 0	0 0 0	0 0 0	
[5Y - 10Y [10Y - more Total		29 0 84	0 0	0 0 0	29 0 84	0 0	0 0	0 0	0 0	0 0 0	0 0	0 0	0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [_	-						
1 2Y - 3Y I 13Y - 5Y I	Bulgaria													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y														
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Cyprus													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [Czech Republic													
[10Y - more														
[0 - 3M [3M - 1Y [1Y - 2Y														
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Denmark													
Total														
[0 - 3M [Estonia													
	Esconia													
Total														



		Kuntarahoitus Ovi	,											
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
	(min zore)													
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of									-		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											exposure amount
		derivative financial assets	positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Nouonal amount			
1 ME - 0 1		4,807	0	0	0	0	789	0	0	0	0	321	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [4,807 416 317 588 1,625 3,226 3,036	0	0	12 37	0	789 404 279 532 1,570 3,226 3,036	4	61 23	0	0 3	321 698 89	0	
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Finland	1,625 3,226	0	0	56 55 0	0	1,570 3,226	9 21 14	80 309 315	0	4 22	0	0	
[10Y - more Total		3,036 14,013	0	0	0 160	0	3,036 9,835	87 135	805 1,593	10 10	162 192	0 1,109	0	10
I U * 3M L		0 0 51	0	0	0 0 51	0	0	0	0	0	0	0	0	
[3M - 1Y [France	31 41	0	0	31 41	0	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [122	0	0	122	0	0	0	0	0	0	•	0	14
[1Y - 2Y [[2Y - 3Y [Germany													
[3Y - 5Y [5Y - 10Y	Comany													
[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Croatia													
Total														
[0 - 3M [3M - 1Y 1Y - 2Y														
[2Y - 3Y [[3Y - 5Y [Greece													
[5Y - 10Y [10Y - more														
Total 0 - 3M 13M - 1Y	1													
[1V - 2V [Hungary													
[2Y - 3Y [,													
Total 0 - 3M 3M - 1Y														
1 17 - 27 1														
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Ireland													
f 10Y - more Total														



	General govern	ments exposures by country of Kuntarahoitus Ovi	the counterparty											
		NUDIARADORUS OVI					As of 30/06/2018							
						Dire	ct exposures							
	() 500			On balance s	neet	<u> </u>	ct exposures		Deriva	tives		Off bala	nce sheet	_
	(mln EUR)		<u> </u>	<u> </u>								J.: 3a.a.		-
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
						<u> </u>			1		I			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											exposure amount
		derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carpulae amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Nouonai amount			
「0-3M「 「3M-1Y「 [1Y-2Y[
[1Y - 2Y [Italy													
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Italy													
[10Y - more Total [0 - 3M [
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
[3Y - 5Y [5Y - 10Y	Latvia													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [3Y - 5Y 5Y - 10Y [Lithuania													
[10Y - more Total [0 - 3M [
[0 - 3M [
[2Y - 3Y [Luxembourg													
	1													
[0 - 3M [[3M - 1Y [
[1Y - 2Y [Malta													
[10Y - more														
Total 0 - 3M 3M - 1Y		0 10	0	0	0	0 10	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more		59 25 0	0	0	59 25 0	0	0	0 0 0	0 0	0 0 0	0 0	0 0 0	0 0	
[10Y - more Total [0 - 3M [94	ő	ŏ	84	10	ő	ŏ	ŏ	ő	ŏ	ő	ŏ	19
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Poland													
l 10Y - more Total														



	General govern	ments exposures by country of Kuntarahoitus Ovi	the counterparty											
		KUNTARANOITUS UVI					As of 30/06/2018							
						Dira	ct exposures							
				0	h t	Dire	ct exposures		.			Off hala		_
	(mln EUR)		<u> </u>	On balance s	neet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	heet exposures	
								Derivatives with po	citivo fair value	Dorivatives with	n negative fair value			
								Delivatives with po.	suve lali value	Delivatives with	i negative ian value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
「 0 - 3M 「 「 3M - 1Y 「 [1Y - 2Y [
[17 - 27 [Portugal													
[10Y - more														
Total [0 - 3M [
TO - 3M	Romania													
[3Y - 5Y [5Y - 10Y [10Y - more														
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [3Y - 5Y 5Y - 10Y	Slovakia													
「10Y - more														
Total 「 0 - 3M 「 「 3M - 1Y 「 「 1Y - 2Y 「														
1 2V - 2V I	Slovenia													
13Y - 5Y														
I 0 - 3M I														
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Spain													
[5Y - 10Y [Spain													
Total														
[0 - 3M [
	Sweden													
[5Y - 10Y [10Y - more Total														
「 0 - 3M 「 「 3M - 1Y 「 「 1Y - 2Y 「					_		_							
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [United Kingdom													
131 - 31 15Y - 10Y 10Y - more Total														
Total														



	General govern	Kuntarahoitus Ovi	and counterparty											
							As of 30/06/2018	3						
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-halance st	neet exposures	
								Derivatives with pos	ditivo fair valvo	Dovivativas with	negative fair value	OII-balance si	ieet exposures	
								Derivatives with pos	suve iaii value	Derivatives with	i negative ian value			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	PIOVISIONS	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [
	Iceland													
[3Y - 5Y [5Y - 10Y [10Y - more Total														
Total 0 - 3M 3M - 1Y														
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y	Liechtenstein													
15Y - 10Y I [10Y - more														
Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [Norway													
[5Y - 10Y [[10Y - more														
Total 「 0 - 3M 「 「 3M - 1Y 「 「 1Y - 2Y 「														
[2Y - 3Y [Australia													
[3Y - 5Y 5Y - 10Y 110Y - more Total														
Total [0 - 3M [
[1Y - 2Y [Canada													
[0 - 3M [[3M - 1Y [
	Hong Kong													
[2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more														
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0 0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Japan	20 0	0	0	20 0	0	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		20	0	0	20	0	0	0	0	0	0		00	10



	General govern	ments exposures by country of Kuntarahoitus Ovi	the counterparty											
		Kuntarahoitus Ovi					As of 30/06/2018							
						Di-	ct exposures							
			Derivatives Off balance sheet											
	(mln EUR)	On balance sheet								Derivatives				
												Off-halance si	heet exposures	
						Derivatives with positive fair value		Derivatives with negative fair value		On-balance sheet exposures				
						1			-		Risk weighted exposure amount			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
Residual Flatuitty	Country / Region	derivative financial assets	assets (net of short positions)									Nominal		
			,		of which: Financial assets	of which: Financial assets at						Nominai	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [U.S.													
[10Y - more														
[0 - 3M [
1 27 - 27 I 1 27 - 37 I 137 - 57 I	China													
[5Y - 10Y [10Y - more														
Total [0 - 3M [[3M - 1Y [
「1Y - 2Y 「														
[2Y - 3Y [3Y - 5Y [5Y - 10Y [Switzerland													
[10Y - more														
Total [0 - 3M [3M - 1Y [1Y - 2Y	_	0 20 28	0	0	0 20 28	0	0	0	0	0	0	0	0	
[1Y - 2Y [Other advanced economies non EEA	28 0 35	0	0	28 0 35	0	0	0	0	0	0	0	0	
13Y - 5Y 15Y - 10Y 110Y - more	non EEA	15	0	0	15 0	0	0	0	0	0	0	0	0	
Total [0 - 3M [98	0	0	98	0	0	0	0	0	ů ů	0	0	11
[3M - 1Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Other Central and eastern Europe countries non EEA													
110Y - more														
Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [Middle East													
[3Y - 5Y [[5Y - 10Y [Middle East													
[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Latin America and the Caribbean													
[5Y - 10Y [Caribbean													
l 10Y - more Total	1													



General governments exposures by country of the counterparty

	Concrat govern	Kuntarahoitus Ovi	are counterparty											
		As of 30/06/2018												
	Direct exposures On balance sheet Derivatives Off balance shee													
	(mln EUR)			Derivatives Off balance sheet										
												Off-balance sheet exposur		
		/ Region Total gross carrying amount of non- derivative financial assets						Derivatives with pos	itive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region		Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M [Others	0 18 0 13 14 29 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 18 0 13 14 29 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total		74	0	0	74	0	0	ő	ő	ő	ő	ő	ő	0

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

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

(2) The exposures records cover on in-exposures to certain, records dozen or in-exposures to certain consources to certain, records and season severely approach and season severely exposures. The exposures in the "Financial assests held for basified" confolio after offsettime the cash short oxidions have the same instrution.

(3) The basis disclose the exposures in the "Financial assests held for basified" confolio after offsettime the cash short oxidions have the same instrution.

(4) The exposures recorded over only exposures for the "Financial assests held for basified" confolio after offsettime the cash short oxidions have the same instrution.

(4) The exposures recorded over only exposures of the same instrution oxidion for the same instrution.

(5) Residual countries not exposure separately in the Transposure of the demonstration of the description of the description of the demonstration of the description of the continuous oxidion of the description of the continuous oxidion of the description of the continuous oxidion of the description of the description of the continuous oxidion of the description of the continuous oxidion of the description of the description of the continuous oxidion of the description of the description of the continuous oxidion of the description of the description of the description of the oxidion of the description of the oxidion o

(5) Residual countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not not recovered and Turkey.

Other CEF one TEAL Albania, Bossia and Herzeoprina, PTR Mecadonia, Mortenegro, Serbia and Turkey.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia. United Arab Emirates and Yemen.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Libra. Natural Arabia. Sudian. Swia. Libra. Saud Arabia. Swia. Libra. Swia.



Performing and non-performing exposures

	As of 31/12/2017								As of 30/06/2018								
	Gross carrying amount					Collaterals and financial		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and				
	Of which performing but past due >30		0			On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30	Of which non-performing ¹		On performing exposures ²	On non- performing	guarantees received on non- performing exposures			
(min EUR)		days and <=90 days		Of which: defaulted	exposures	exposures ³			days and <=90 days		Of which: defaulted	exposures ⁻	exposures ³				
Debt securities (including at amortised cost and fair value)	6,520	0	0	0	0	0	0	6,224	0	0	0	0	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	1,490	0	0	0	0	0	0	1,646	0	0	0	0	0	0			
Credit institutions	4,552	0	0	0	0	0	0	4,110	0	0	0	0	0	0			
Other financial corporations	390	0	0	0	0	0	0	393	0	0	0	0	0	0			
Non-financial corporations	88	0	0	0	0	0	0	75	0	0	0	0	0	0			
Loans and advances(including at amortised cost and fair value)	26,338	0	2	2	0	0	2	27,295	0	0	0	1	0	0			
Central banks	3,554	0	0	0	0	0	0	4,018	0	0	0	0	0	0			
General governments	9,603	0	0	0	0	0	0	9,806	0	0	0	0	0	0			
Credit institutions	1,251	0	0	0	0	0	0	1,378	0	0	0	1	0	0			
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Non-financial corporations	11,555	0	0	0	0	0	0	11,707	0	0	0	0	0	0			
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Households	375	0	2	2	0	0	2	386	0	0	0	0	0	0			
DEBT INSTRUMENTS other than HFT	32,858	0	2	2	0	0	2	33,519	0	0	0	1	0	0			
OFF-BALANCE SHEET EXPOSURES	2,270		0	0	0	0	0	2,558		0	0	0	0	0			

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

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

⁽⁹⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/fiction convention, as explained in Annex V, Part 1 paragraphs 9 and 10 Regulation (EU) No 880/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention of fibralance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 31/12/2017			As of 30/06/2018							
	Gross carrying amount of exposures with forbearance measures				Collateral and financial	Gross carrying amo with forbearance n		Accumulated impairme changes in fair value d provisions for exposur measures ²	ue to credit risk and	Collateral and financial			
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures			
(min EUR) Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0				
	·	•	0	0	-		0	•		0			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	0	0	0	0	0	0	0	0	0	0			
Non-financial corporations	0	0	0	0	0	0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	51	2	0	0	50	56	0	0	0	56			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	19	0	0	0	19	19	0	0	0	19			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	0	0	0	0	0	0	0	0	0	0			
Non-financial corporations	29	0	0	0	29	36	0	0	0	36			
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0			
Households	2	2	0	0	2	1	0	0	0	1			
DEBT INSTRUMENTS other than HFT	51	2	0	0	50	56	0	0	0	56			
Loan commitments given	0	0	0	0	0	0	0	0	0	0			

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

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