Composition of capital as of 30 September 2011 (CRD3 rules)

Name of the bank: FI012 OP-Pohjola Group

Canital manition CRD2 mules	Septer	nber 2011	Deferences to CODEDtime
Capital position CRD3 rules	Million EUR	% RWA	References to COREP reporting
A) Common equity before deductions (Original own funds without hybrid instruments	6,572		COREP CA 1.1 - hybrid instruments and government support measures other than
and government support measures other than ordinary shares) (+)	,		ordinary shares
Of which: (+) eligible capital and reserves	6,950		COREP CA 1.1.1 + COREP line 1.1.2.1
Of which: (-) intangibles assets (including goodwill)	-334		Net amount included in T1 own funds (COREP line 1.1.5.1)
Of which: (-/+) adjustment to valuation differences in other AFS assets (1)	145		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-1,627		COREP CA 1.3.T1* (negative amount)
Of which: (-) deductions of participations and subordinated claims	-1,537		Total of items as defined by Article 57 (I), (m), (n) (o) and (p) of Directive 2006/48/EC and deducted from original own funds (COREP lines from 1.3.1 to 1.3.5 included in
()	.,		line 1.3.T1*)
Of which ()ities (in any or in closed dis DWAdis with ORDS (0)			COREP line 1.3.7 included in line 1.3.T1* (50% securitisation exposures in the
Of which: (-) securitisation exposures not included in RWA according with CRD3 (2)	U		banking and trading book subject to 1250% risk weight; Art. 57 (r) of Directive 2006/48/EC)
Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax)	-91		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	4,945	11.11%	
Of which: ordinary shares subscribed by government	0		Paid up ordinary shares subscribed by government
D) Other Existing government support measures (+)	0		7,0
E) Core Tier 1 including existing government support measures (C+D)	4,945	11.11%	Common equity + Existing government support measures included in T1 other than ordinary shares
Shortfall to 9% before application sovereign capital buffer	0	0.00%	9%RWA-Core Tier 1 including existing government support measures; if >0.
			Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from
F) Hybrid instruments not subscribed by government	223		1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
Tier 1 Capital (E+F) (Total original own funds for general solvency purposes)	5,168	11.61%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
RWA as of end September 2011 including add-on for CRD3 (2)	44,502		
Of which: RWA add-on for CRD III as of end September 2011 (2)	0		
Sovereign Capital buffer			
•			Please report the prudential filter as a positive number if the AFS revaluation reserve
G) Prudential filter (AFS sovereign assets in EEA as of 30th September 2011) (-/+)	0		for sovereign assets is negative. Please report the prudetnial filter as a negative number if the AFS revaluation reserve is positive. If the bank does not apply a
			prudential filter on AFS sovereign assets, please fill in zero.
			Difference between the book value and the fair value at the reference date. Please
H) Difference between the book value and the fair value of sovereign assets (Bonds and	0		provide a positive number if the book value is larger than the fair value of sovereign
Loans and advances) in the HTM and Loans & Receivables portfolios (3).	٩		assets. Please provide a negative number if the book value is smaller than the fair
			value of the sovereign assets.
Sovereign capital buffer for exposures in EEA (G+H)	0	0.00%	Sum of Prudential filter and valuation. If negative it is set to 0
Overall Shortfall after including sovereign capital buffer	0	0.00%	9%RWA-(Core Tier 1 including existing government support measures-Sovereign
Notes and definitions			capital buffer for exposures in EEA); if >0.

- Notes and definitions
 (1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.
 (2) According with CRD3 it can include also 50% securitisation exposures in the trading book subject to 1250% risk weight and not included in RWA.
 (3) It includes also possible differences between the book value and the fair value of: i) direct sovereign exposures in derivatives; ii) indirect sovereign exposures in the banking and trading book

urity		GROSS DIRECT LONG EXPOSURES (account value gross of provisions) (1)					DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	Memo Item	Provisions and write-off on	Prudential filter AFS sovereign assets	Reserve AFS sovereign assets	Fair value of Cash flow and fair value
Residual Maturity	Country	of which: <u>loans an</u> <u>advances</u> in the H and Loans and receivables portfoli	M	of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value <u>Debt securities</u> in HTM and Loans and Receivables portfolios	Sovereign assets (loans, advances and debt securities) (+)	(including the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	(gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	hedging contracts on AFS sovereign assets (+/-) (4)
3M		0 0	0	0	0	0	0	0	0		0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0 0	0	0	0	0	0	0	0		0	0	0
5Y	Austria	0 0	0	0	0	0	0	0	0		0	0	0
10Y 15Y		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
1Y		0 0	0	0	0	0	0	0	0		0	0	0
3Y	Belgium	0 0	0	0	0	0	0	0	0		Ö	Ö	0
5Y 10Y	Beigium	0 0 154 0	0 154	0 154	0	0	0	0	0		0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0 0 155 0	0	0 155	0	0	0	0	0	0	0	0	0
3M		0 0	0	0	0	0	0	0	0	Ů	0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0 0	0	0	0	0	Ō	Ö	0		0	0	0
3Y	Bulgaria	0 0	0	0	0	0	0	0	0		0	0	0
10Y		0 0	0	0	0	0	0	0	0		0	0	0
Tot		Ò Ò	0	Ö	0	Ö	0	0	0	0	0	0	0
3M 1Y		0 0	0	0	0	0	0	0	0		0	0	0
2Y		0 0	0	0	0	0	0	0	0		0	0	0
5Y	Cyprus	0 0	0	0	0	0	0	0	0		0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0 0	0	0	0	0	0	0	0	0	0	0	0
3M		0 0	0	0	0	0	0	Ö	Ö	0	0	0	Ö
1V		0 0	0	0	0	0	0	0	0		0	0	0
3Y	Czech Republic	0 0	0	0	0	0	0	0	0		0	0	0
10Y		0 0	0	0	0	0	0	0	0		0	0	0
2Y 3Y 5Y 10Y 15Y Tot		0 0	0	0	0	0	0	0	0	0	0	0	0
3M		0 0	0	0	0	0	0	0	0		0	0	0
3M 1Y 2Y 3Y 5Y 10Y 15Y		0 0	0	0	0	0	0	0	0		0	0	0
5Y	Denmark	0 0	0	0	0	0	0	Ö	0		0	0	0
10Y		0 0	0	0	0	0	Ö	0	0		0	0	0
Tot 3M		0 0	0	0	0	0	0	0	0	0	0	0	0
3M 1Y 2Y 3Y 5Y		0 0	0	0	0	0	0	0	0		0	0	0
3Y	Estonia	0 0	0	0	0	Ö	0	Ö	0		0	0	0
10Y		0 0	0	0	0	0	0	0	0		0	Ö	0
10Y 15Y Tot		0 0	0	0	0	0	0	0	0	0	0	0	0
		2 0	2	0	0	2	0	0	0		0	0	0
2Y		8 0 13 0	8 13	0 11	0	5 3	0	0	0		0	0	0
3Y 5Y	Finland	53 0 5 0	53 5	50 2	0	3 2	Ö	Ö	0		Ö	Ö	Ö
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		53 0 8 0	53 8	2	0	51 8	0	0	0		0	0	0
Tot 3M		141 0 0 0	141	65 0	0	76 0	0	0	0	0	0	0	0
1٧		0 0	0	0	0	0	0	Ö	0		Ö	Ö	Ö
2Y 3Y	_	10 0 0 0	10	10 0	0	0	0	0	0		0	0	0
5Y	France	0 0	0	0	0	0	0	0	0		0	0	0
2Y 3Y 5Y 10Y 15Y Tot		0 0	0	0	0	0	0	Ö	0		Ö	Ö	0
Tot		10 0	10	10	0	0	0	0	0	0	0	0	0

turity	GROSS DIRECT LONG EXPOSURES value gross of provisions) (1)				and write-off exposures (CT POSITIONS long) net of cash short po here there is maturity ma		DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item Provisions and write-off on		Prudential filter AFS sovereign assets	Reserve AFS sovereign assets	Fair value of Cash
Residual Maturity	Country		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)		Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Debt securities in HTM and Loans and Receivables portfolios	Sovereign assets (loans, advances and debt securities) (+)	(including the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	(gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	hedging contracts on AFS sovereign assets (+/-) (4)
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Germany	0 0 15 53 31 50 0	0 0 0 0 0 0	0 0 15 53 31 50 0	0 0 13 53 7 49	0 0 0 0 0 0 0	0 0 2 0 24 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 2 2 0 4 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y	Greece (5)	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y	Hungary	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Iceland	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Ireland	41 0 0 0 0 0 0 0 0 0 41	0 0 0 0 0 0 0	41 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	40 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y	Italy	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Latvia	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Liechtenstein	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Lithuania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Luxembourg	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0

urity		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross of provisions and write-off exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching) (1)			DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item Provisions and	Provisions and write-off on	Prudential filter AFS sovereign assets	Reserve AFS sovereign assets	Fair value of Cash	
Residual Maturity	Country		of which: <u>loans and</u> <u>advances</u> in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)		Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value <u>Debt securities</u> in HTM and Loans and Receivables portfolios	Sovereign assets (loans, advances and debt securities) (+)	(including the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	(gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	hedging contracts on AFS sovereign assets (+/-) (4)
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Malta	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y	Netherlands	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y	Norway	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Poland	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Portugal	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Romania	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Slovakia	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Slovenia	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Spain	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot	Sweden	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0

turity		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	Memo Item	Provisions and write-off on	Prudential filter AFS sovereign assets (including the fair	Reserve AFS sovereign assets (gross the fair value of	Fair value of Cash flow and fair value
Residual Ma	Country		of which: loans and advances in the HTM and Loans and receivables portfolios		of which: Available for sale financial assets (AFS)	of which: Financial assets designated at fair value through profit or loss (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Nominal Value Sovereign assortion (loans, advance)	Sovereign assets (loans, advances and debt securities) (+)	value of Cash flow and	(gross the fair value of Cash flow and fair value hedging contracts) (+/-) (4)	hedging contracts on AFS sovereign assets (+/-) (4)
3M 1Y 2Y 3Y 5Y 10Y 15Y Tot		0	0	0	0	0	0	0	0	0		0	0	0
1Y		0	0	0	0	0	0	0	0	0		0	0	0
2Y		0	0	0	0	0	0	0	0	0		0	0	0
3Y	United Kingdom	0	0	0	0	0	0	0	0	0		0	0	0
5Y	Officed Kingdom	0	0	0	0	0	0	0	0	0		0	0	0
10Y		0	0	0	0	0	0	0	0	0		0	0	0
15Y		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
	TOTAL EEA 30	498	0	497	353	0	103	0	0	40	0	0	6	0

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

 (2) The banks disclose the exposures in the "Financial assess held for trading" portfolio after foldsetting the cash repositions having the same maturities.

 (3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or
- accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

 (4) According with CEBS Guidelines on prudential filters is required a consistent treatment of gains and losses resulting from a transaction whereby a cash flow hedge is created for an available for sale instrument: i.e. if the gains on the hedged item are recognised in additional own funds, so should the results of the corresponding cash flow hedging derivative. Moreover if fair-value hedging contracts on sovereign assets are taken in consideration for the computation of the prudential filters (before their
- removal), the FV of such contracts must be reported in the column AB.

 (5) Please report gross and net direct positions before eventual write-off (PSI); in the column provisions must be included eventual write-off (PSI).

Composition of RWA as of 30 September 2011

Name of the bank: FI012 **OP-Pohjola Group**

(in million Euro)

	Rules at the end of September	CRD 3 rules
Total RWA (1)	44,502	44,502
RWA for credit risk	40,994	40,994
RWA Securitisation and re-securitisations	899	899
RWA Other credit risk	40,095	40,095
RWA for market risk	605	605
RWA operational risk	2,903	2,903
Transitional floors (2)	-	-
RWA Other	-	-

Notes and definitions

(1) The RWA calculated according to CRD III can be based on models that have not yet been approved by the National Supervisory Authority.

(2) All IRB/AMA banks in the exercise have applied transitional floor which assess the impact 80% of the Basel 1 requirements. However, wide divergences in national approaches to the floors means that two main approaches have been identified as set out in the methodological note. The transitional floor has been applied according to the following approach:

Not applicable

Name of the bank: Fl012 **OP-Pohjola Group**

		OS) and other contracts (1)
0(0)	Bank is protection seller	Bank is protection buyer
Country (2)	Notional amount	Notional amounts
	outstanding	outstanding
Austria	(3)	(3)
Belgium		
Bulgaria		
Cyprus		
Czech Republic	-	-
Denmark	-	-
Estonia	-	-
Finland	-	-
France	-	
Germany	-	
Greece	_	
Hungary	-	-
Iceland	-	-
Ireland	-	-
Italy	-	-
Latvia	-	-
Liechtenstein	_	-
Lithuania		
Luxembourg	_	
Malta		
Netherlands	-	-
Norway	-	-
Poland	-	-
	-	-
Portugal Romania	-	-
Slovakia	-	-
Slovakia		-
	-	-
Spain	=	-
Sweden	=	-
United Kingdom	-	-

⁽¹⁾ It includes credit derivatives and other credit risk transfer contracts/instruments that irrespective of the denomination respresent indirect exposures (as protection seller/buyer) on sovereign risk (reference entity)

⁽²⁾ The country identifies the reference entity single name of the CDS and other contracts.

⁽³⁾ Notional amounts outstanding: Nominal or notional amounts outstanding are defined as the gross nominal or notional value of all contracts concluded and not yet settled on the reporting date. For contracts with variable nominal or notional principal amounts, the basis for reporting is the nominal or notional principal amounts at the time of reporting.