

Bank Name	Kuntarahoitus Oyj
LEI Code	529900HEKOENJHPNN480
Country Code	FI

This bank did not report data related to COVID-19 in compliance to the Moratoria Reporting and Disclosure.

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,193	1,277	1,244	1,346	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,193	1,277	1,244	1,346	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	1,541	1,624	1,592	1,694	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	1,541	1,624	1,592	1,694	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	1,541	1,624	1,592	1,694	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,541	1,624	1,592	1,694	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	1,245	1,224	1,196	1,477	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,245	1,224	1,196	1,477	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	95.82%	104.34%	103.99%	91.14%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	95.82%	104.34%	103.99%	91.14%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	123.72%	132.74%	133.03%	114.66%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	123.72%	132.74%	133.03%	114.66%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	123.72%	132.74%	133.03%	114.66%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	123.72%	132.74%	133.03%	114.66%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	41,477	42,103	44,708	13,401	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	3.71%	3.86%	3.56%	12.64%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,541	1,624	1,592	1,694	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,541	1,624	1,592	1,694	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	41,477	42,103	44,708	13,401	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	41,477	42,103	44,708	13,401	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	3.7%	3.9%	3.6%	12.6%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.7%	3.9%	3.6%	12.6%	[A.2]/[B.2]	



2021 EU-wide Transparency Exercise Capital

			As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	1,541	1,624	1,592	1,694	C 01.00 (r010.c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	1.193	1,277	1,244	1,346	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	83	83	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	instruments) Retained earnings	1,142	1,228	1,215	1,304	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	16	16	6	14	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	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	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (j) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-31	-34	-42	-35	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of ORR
				-17	-19	-20		Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a)
	A.1.8 A.1.9	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs.	-16 0	-1/	-19	-20	C 01.00 (r300,c010) + C 01.00 (r340,c010) C 01.00 (r370,c010)	ar CDK
					0			Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	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	0	0	C 01.00 (r390,c010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	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	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (f) and 89 to 91 of CRR; Articles 36(1) point (k) (f), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 35(1) point k) (fi) and 279(3) of CRR; Articles 35(1) point k) (fiv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	0	0	C 01.00 (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	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 49(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (rS10,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (f) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (rS24,c010)	Article 3 CRR
	A.1.20		0	0	0	0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 494 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	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	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	347	347	C 01.00 (r530,c010)	Article 6s of CRR
	A.2.1	Additional Tier 1 Capital instruments	347	347	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	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Ter 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	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)	1,541	1,624	1,592	1,694	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		0	0	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	1,245	1,224	1,196	1,477	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	95.82%	104.34%	103.99%	91.14%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	123.72%	132.74%	133.03%	114.66%	CA3 (3)	
0004	C.3	TOTAL CAPITAL RATIO (transitional period)	123.72%	132.74%	133.03%	114.66%	CA3 (5)	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,193	1,277	1,244	1,346	[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)	95.82%	104.34%	103.99%	91.14%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
		sted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re						

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



Overview of Risk exposure amounts

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		RV	<u> </u>		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	592	540	502	490	C 0.200 (c/40, c/10), [-C 07.00 (r/69), c220, s/01) + C 07.00 (r/11), c220, s/01) + C 07.00 (r/13), c220, s/01) + C 08.01 (r/40, c260, s/01) + C 08.01 (r/50, c260, s/01) + C 08.01 (r/60, c260, s/02) + C 08.01 (r/40, c26
Of which the standardised approach	592	540	502	490	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	36	41	40	85	C 07.00 (r690, 2220, 5001) + C 07.00 (r110, 2220, 5001) + C 07.00 (r130, 2220, 5001) + C 08.01 (r640, 226), 5001) + C 08.01 (r650, 226), 5001) + C 08.01 (r650, 226), 5001) + C 08.01 (r640, 2260, 5001) + C 08.01 (r640, 2260, 5002) + C 08.01 (r050, 2260, 5002) + C 08.01 (r050, 2260, 5002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	209	231	242	490	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (8470, c010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (R520, c010)
Of which the standardised approach	0	0	0	0	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 1900, 010, 501*12.5+C 20.00, 010, 450*12.5+MAX(C 24.00, 010, 090, C 24.00, 010, 100, C 24.00, 010, 110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	409	412	412	412	C 02.00 (R590, c010)
Of which basic indicator approach	409	412	412	412	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	1,245	1,224	1,196	1,477	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



2021 EU-wide Transparency Exercise P&L Kuntarahoitus Oyj

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR) Interest income	406	533	124	257
Of which debt securities income	11	14	2	5
Of which loans and advances income	150	200	49	100
Interest expenses	221	279	57	118
(Of which deposits expenses)	73	98	23	46
(Of which debt securities issued expenses)	303	395	74	161
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	-1	-2	-1	-2
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	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	-169	-53	-107	-24
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	157	49	128	40
Gains or (-) losses from hedge accounting, net	11	4	9	5
Exchange differences [gain or (-) loss], net	-2	-4	2	1
Net other operating income /(expenses)	-2	-2	0	-1
TOTAL OPERATING INCOME, NET	178	246	98	158
(Administrative expenses)	28	40	9	21
(Cash contributions to resolution funds and deposit guarantee schemes)	5	5	0	7
(Depreciation)	4	6	1	3
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	6	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	6	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	1	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	0	1	0	0
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	0	1	0	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	141	194	81	127
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	113	155	65	102
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	113	155	65	102
Of which attributable to owners of the parent (1) Information available only as of end of the year.	113	155	65	102

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Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31/	03/2021			As of 30	06/2021		
		Fa	ir value hierar	chy		Fa	ir value hierar	thy		Fa	ir value hieran	thy		Fa	ir value hierar	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	5,444				5,766				8,406				7,821				IAS 1.54 (i)
Financial assets held for trading	897	0	808	88	864	0	780	84	843	0	777	65	736	0	670	66	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	46	0	1	46	45	0	1	44	43	0	1	42	41	0	1	40	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	4,118	4,062	56	0	4,048	3,940	108	0	3,895	3,859	36	0	3,751	3,675	76	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	551	468	83	0	424	322	102	0	312	251	61	0	282	241	41	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	30,117				30,753				30,657				31,410				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,631	0	1,630	1	1,630	0	1,629	1	1,472	0	1,472	0	1,309	0	1,308	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	473				465				296				259				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	40	·			49				32				49				
TOTAL ASSETS	43,316				44,042				45,955				45,658				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	(min EUR) As of 30/09/2020						As of 31/12/2020								As of 31	/03/2021			As of 30/06/2021							
		Gross carry	ing amount		Accu	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acc	umulated impair	ment	Gross	carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	Debt securities	551	0	0	0	0	0	424	0	0	0	0	0	312	0	0	0	0	0	282	0	0	0	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	1,606	8	0	0	0	0	1,303	7	0	0	0	0	1,178	7	0	0	0	0	1,468	14	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost		28,245	199	58	0	0	0	29,163	145	137	0	-1	0	29,190	131	152	0	-1	0	29,616	175	136	0	-1	0	Annex V.Part 1.32, 44(a)

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

⁽P) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

Kuntarahoitus Oyj

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	1,477	1,403	1,155	1,074	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	12,458	12,146	12,023	11,570	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	26,077	27,022	29,514	29,687	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,336	1,456	1,177	1,193	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	0	1	0	0	IAS 37.10; IAS 1.54(I)
Tax liabilities	268	280	292	301	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	31	30	39	40	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	41,647	42,337	44,200	43,865	IAS 1.9(b);IG 6
TOTAL EQUITY	1,670	1,705	1,755	1,793	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	43,316	44,042	45,955	45,658	IAS 1.IG6

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

Kuntarahoitus Oyj

(mln EUR)

			Carrying	amount		
Breakdown of financial liabiliti	ies by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		2,813	2,859	2,333	2,267	IFRS 9.BA.7(a); CRR Annex II
Charle positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	1,251	1,251	1,252	2,001	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1	1	2	1	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	0	0	0	0	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	781	717	902	563	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	4,160	4,186	3,905	3,984	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	0	0	0	0	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Households	0	0	0	0	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	Annex V.Part 1.42(f), 44(c)
Debt securities issued		32,337	33,008	35,473	34,704	Annex V.Part 1.37, Part 2.98
Of which: Subo	rdinated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		6	6	6	5	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		41,348	42,027	43,870	43,524	



2021 EU-wide Transparency Exercise Market Risk

									Kuntarano													
	SA						M									IM						
			VaR (Memoran	dum item)	STRESSED VaR (Memorandum item)	AND MIC	NTAL DEFAULT GRATION RISK TAL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP			VaR (Memori	andum item)	STRESSED VaR (M	demorandum item)		LT AND ION RISK	ALL PRICE	RISKS CAPITA FOR CTP		
(min EUR)	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	LACT	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		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30,	09/2020									As of 31/1	12/2020					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	ŏ	0	ő	ő	ő	ő							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	ŏ	0	ő	ő	ő	ő							0	0	0	0						
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2021	As of 30/06/2021				As of 31,	03/2021									As of 30/0	06/2021					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	I	0	0	l ő	0							l ö	0	0	0						
Commodities risk	0	0	o o	ő	0	ŏ							ŏ	ő	ő	ő						
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Kuntarahoitus Oyj

				Standardized Approach												
			As of 30,	09/2020			As of 31,	/12/2020								
		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	5.525	17.074	0		5.873	17.674	0								
	Regional governments or local authorities	14,959	19,400	4		15,045	19,552									
	Public sector entities	471	798	9		496	828	9								
	Multilateral Development Banks	236	236	10		186	195	0								
	International Organisations	159	159	0		159	159									
	Institutions	2,142	1,627	337		2,530	1,991	387								
	Corporates	7,934	0	0		7,956	0	0								
	of which: SME	9	0	0		0	0	0								
	Retail			0				0								
Consolidated data	of which: SME Secured by mortogoes on immovable property	9.123	U	0		9.280	U	0								
	of which: SME	9,123		0		9,280		0								
	Exposures in default	63		0	2	140	0	ı o	2							
	Thems associated with particularly bigh risk	0		0	_	0		0	_							
	Covered bonds	2.009	2.009	247		1,530	1.530	153								
	Claims on institutions and comorates with a ST credit assessment	0	0	0		0	0	0								
	Collective investments undertakings (CIU)	0	0	0		0	0	0								
	Equity	0	0	0		0	0	0								
	Other exposures	27	27	21		34	34	26								
	Standardised Total ²	42,646	41,330	627		43,229	41,953		3							
		(1) Original exposure, unlike Ex (2) Standardised Total does not				ors or credit risk mitigation techn	niques (e.a. substitution effect	st.								

					Standardise	d Approach			
			As of 30,	09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %)								
FINLAND	Castral ownerments or central banks Multicated methods Multicated Proclamations Multicated Proclamations Multicated Proclamations International Organizations International Organizations International Organizations International Organizations International Organizations International Organizations International Organization International Organization International	\$ 3,200							
	Standardised Total ²	marrie a a							
			d provisions per country of cou		ct due to credit conversion facts curistisation exposures, addition				

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	2/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Control of commencial of control	0 0 0 715 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 781 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

		exposures, but includes gene	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	09/2020			As of 31,	12/2020	
		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 Regional governments or local authorities		35			0	54	0	
	Public sector entities	156	150	i o		160	135	ő	
	Multilateral Development Banks	0				0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	225	170	34		233	179	37	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME	0	0	0		0	0	0	
1101102	Secured by mortgages on immovable property		0	0		0	0	0	
	of which: SME Exposures in default		U	0		0	U	0	
	Exposures in default Items associated with particularly high risk				0				0
	Items associated with particularly nigh risk Covered bonds	117	117	12		117	117	12	
1	Claims on institutions and corporates with a ST credit assessment			1 0				0	
1	Collective investments undertakings (CIU)	0	0	0		0	ō	0	
1	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	

Country of			(2) Total value adjustments an exposures, but includes gene	d provisions per country of cou rai credit risk adjustments.	nterparty excludes those for se	curistisation exposures, addition	ral valuation adjustments (AVAs)	and other own funds reduct	ions related to the	
Contral deverments or contral basis (i.e., to i.e., to i.						Standardise	d Approach			
Contrar development as a contrar basels Contrar development as products Contrar development Contrar dev				As of 30)	09/2020			As of 31	/12/2020	
Country of		Analo BUR 663	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions 2	Original Exposure ¹	Exposure Value ⁵	Risk exposure amount	Value adjustments and provisions ²
Early Secretary U U U U U U U U U U U U U U U U U U U	Country of Counterpart 4	Contral oversements or control basis and control associated oversements or local authorities and control associated oversements or local authorities and control associated oversements and control associated oversements or local actions in the control associated oversements or control associated oversements or control associated oversements or control associated oversements of control associated oversements ov	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	o

The Control amounts a color Economy value. It reported before taken into account any offer the six control control and the color control control and the color control and the color color color color and the color col



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Kuntaraholtus Oyj								
					Standardise	d Approach			
			As of 30)	09/2020			As of 31	/12/2020	
		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			
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	0	0	0		ů			
	of which: SME	0	0	0		0	0	0	
Country of	Retail of which: SME	0	0	0		0	0	0	
Counterpart 5	Secured by mortgages on immovable property	0	0	0		ō	0	0	
Counterpart	of which: SME	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	0	0	0	U	ů			0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0			
	Other exposures		0			0		0	
	Standardised Total ²				0				0
		(1) Original exposure, unlike Ex	posure value, is reported befo	re taking into account any effec	t due to credit conversion facts	rs or credit risk mitigation techn	riques (e.g. substitution effec	ts).	

					Standardise	d Approach			
			As of 30	/09/2020			As of 31,	/12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 6	Central oversements or central basis Associated oversements or root and authorities and an advantage of the authorities and an advantage of the authorities and an advantage of the authorities and an advantage of authorities and of authorities and of authorities and an advantage of a advantage of advantage of a advantage of a advantage of a advantage of a advant	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0

O Costant accounts with Economy value is recorded before lattice the account an effect due to cost convenient factors or count value for the effect or condition of the extra or control value for the effect or condition of the effect of

					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
	(min File %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7 Sec	until all securiments or central sinks in discontinuous designations of social arthrotifies discontinuous contral arthrotifies distinuit and considerations designations of considerations are properties of a contral arthrotifies of contral arthrot	0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	o

O Total all assours, untile Essours value, is recorded before takins this account any effect due to credit conversion factors or credit risk initiation techniques (s.g., substitution effects).

Or Total value administration and crevisions our counter of counternaive excludes those for securidazion encourse, additional valuation administration (ANNA) and other own furth reductions valued to the

		exposures, but includes gener				al valuation adjustments (AVAX)			
					Standardise	d Approach			
			As of 30)	09/2020			As of 31	/12/2020	
		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								
	Regional governments or local authorities	ő	ŏ	ŏ		o o	ŏ	ő	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	ő	o o		0	o o	ő	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
Country of	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 8	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	ō	ō	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0			0		0	
	Other exposures	0	ő	o o		0	o o	ő	
	Standardised Total ²				0				0

(1) Orielael exocurs, unified Exocurs value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitication techniques (e.u., substitution effects).
(3) Total value activaments and creditions our country of countercardy excludes those for securistization exocurses, additional valuation adjustments (AVAII) and other own funds reductions related to the

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
		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
Country of Counterpart 9	Could be communitied to existed the Month (Mo. No.) Associated conversations or local architecture shall be selected extractions or local architecture shall be selected extractions or local descriptions or local descrip	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	· ·
	Standardised Total ²	Ů			0				

(ii) Cosmid encourse, within Encourse value, is recorded before taking into account any effort due to credit consent fortine or credit risk enhances (see, aubellation efforts).
(ii) Established and intermets and consistion one counter of countermets encluded those for eccuritation encourse, additional valuation adjustment. (iii) And other own funds reductions entitled to the exposures, the further governed control adjustments (iiii) And other own funds reductions entitled to the exposures, the further governed control adjustments (iiii).

Country of Counterpart 10 Country of Counterpart 10 Country of C					Standardise	d Approach			
Country of Counterpart 10 Country of Counterpart 10 Country of C			As of 30	/09/2020			As of 31	/12/2020	
Country of		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Control overminents or control toxics and solicitation of control overminents or local authorities and control overminents or local authorities which text of level owners it is also in a control over it is a control of control over it is a	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0



					Standardise	d Approach			
			As of 31	03/2021			As of 30/	06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions
	Central governments or central banks	8,553	20,755	0		7,947	20,306	0	
	Regional governments or local authorities	15,037	19,186	6		15,817	20,057	6	
	Public sector entities	531	904	9		345	894	9	
	Multilateral Development Banks	154 158	154 158			154 145	154 145	0	
	International Organisations Institutions	1.664	1,319	299		1.927	1,314	323	
	Corporates	8,746	585			8,523	491	79	
	of which: SMF	0,740	0	0		0,323	0	0	
	Retail	0	o	0		0	0	0	
Consolidated data	of which: SME	0	0	0		0	0	0	
CONSONUALEU UALA	Secured by mortgages on immovable property	9,477	0	0		9,694	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	154	0	0	2	145	0	0	
	Items associated with particularly high risk	0				1,308	0 1.308		
	Covered bonds Claims on institutions and comprates with a ST credit assessment	1,394	1,394	139		1,308	1,308	131	
	Collective investments undertakings (CIU)			0		0		0	
	Equity	o o	o o	l ő		ŏ	ő	ő	
	Other exposures	24	24	24		29	29	28	
	Standardised Total ²	45,893	44,479	542	3	46,034	44,698	575	

					Standardise	d Approach			
			As of 31,	03/2021			As of 30/	06/2021	
		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	8.388	20,523			7,784	20,077		
	Regional governments or local authorities	14,589	18,690			15.372	19,564	0	
	Public sector entities	240	636	9		44	618	9	
	Multilateral Development Banks	0	0	0		0	0	o o	
	International Organisations	0	0	0		0	0	0	
	Institutions	381	255	51		389	227	54	
	Corporates	7,945	0	0		7,907	0	0	
	of which: SME	0	0	0		0		0	
	Retail of which: SME		0					0	
FINLAND	or which: SME Secured by mortgages on immovable property	9.477	U	0		9,694		0	
	Secured by mortgages on immovable property of which: SME	9,477	0			9,034		0	
	Exposures in default	154	ō	0	2	145	ō	o o	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	437	437	44		406	406	41	
	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	
	Other exposures	24	24	24		29	29	28	
	Standardised Total ²				3				3

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
	(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
UNITED KINGDOM	Control communities or central basis in Actional communities or botal authorities should not be not be an authorities should not be	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 79 0 0 0 0 0 0	o
ii	Standardised Total ²				0				

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(min File %).	Original Exposure ^t	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
FRANCE	Control overmentals or centrol basks beloated overwream or local authorities should all overwream or local authorities should be to be	0 0 0 0 0 0 194 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	37 0 1155 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 32 0 0 0 0 0 0 12 12		0 0 0 0 0 0 278 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	36 0 144 0 0 166 0 0 0 0 0 0 0 0	0 0 0 0 38 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²				0 act due to credit convenion fact				0

		(2) Total value adjustments are exposures, but includes gene		unterparty excludes those for se	ecuristisation exposures, additio	nal valuation adjustments (AVA	s) and other own funds reduc	ions related to the	
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 4	Contral coverments or control basis Actional coverments or color admireds Admired Coverments or local admireds Multitatived Development Basis Bartisticios Control Coverments Bartisticios Bartisti	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	
	Standardised Total ²				0				0



Country of Counterpart 8

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach Kuntarahoitus Oyj

	Kuntarahoitus Oyj								
					Standardisc	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		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
Country of Counterpart 5	Control (1997) A contro	0 0 0 0 0 0 0 0 0 0 0			0	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0
					ect due to credit conversion fact ecuristisation exposures, additio				

					Standardise	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(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
Country of Counterpart 6	Central overmentals or central basics Bassical overmental or central attentions and a second consumers or rock at antibities shadulated a forestiment Basics behavioral or central central central central central central central central central central central central central central central central central central central central cen	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o
	Standardised Total ²				0				

	•	exposures, but includes gene	a creating last account to the		Standardise	d American			
					Standardise	a Approacn			
			As of 31	03/2021			As of 30	/06/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7	Contral sociaments or central hands Belleman comments for recial arthrotises Harlisticand Development Banks Harlisticand Development Banks Harlisticand Development Banks Grandson's Section S	0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0

exposures, but includes gene	ral credit risk adjustments.						
			Standardise	d Approach			
	As of 31/	03/2021			As of 30/	06/2021	
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
0	0	0		0	0	0	
ō	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0					
0	0	0		0	0	0	
ō	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0	0	0	0	0	0
0	0	0					
0	0	0		0	0	0	
o o	0	0		o o	o o	o o	
0	0	0		0	0	0	
0						0	
			0				0

			nd provisions per country of co		ecuristisation exposures, additio				
					Standardis	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min PIII) %).)	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
Country Counterp	Contral overmentation or central hashas Residual outcommental or local pathodities Public sectory entities International of branch asks International of branch asks International of branch International of branch International organizations (Corporate Galdicia) Sec	000000000000000000000000000000000000000			0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardicad Total ²								

		exposures, but includes gene	ral credit risk adjustments.						
					Standardis	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure ^s	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			
	Regional governments or local authorities	ō		ō		o o	i i	ō	
	Public sector entities	0		0		0	0	0	
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0		0		0	0	0	
	Institutions	0	9	0		0	0	0	
	Corporates	0				0		0	
	of which: SME Retail	0		0		0	0	0	
Country of	of which: SME	0		0		0			
Counterpart 10	Secured by mortgages on immovable property	0		0		0			
Counterpart 10	of which: SME	ō		ō		o o	i i	ō	
	Exposures in default	0		0	0	0	0	0	
	Items associated with particularly high risk	0		0		0	0	0	
	Covered bonds	0		0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0	
	Collective investments undertakinos (CIU)	0		0		0	0	0	
	Eaultv	0	9	0		0	0	0	
	Other exposures	U							
	Standardised Total ²								



Credit Risk - IRB Approach

							IRB App	proach					
				As of 30/	09/2020					As of 31/	12/2020		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	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
	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	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
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	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	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	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2021					As of 30	/06/2021		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	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
	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	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
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	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	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	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

							Kuntarahoitus Oyj							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	Risk weighted exposure amount
				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 [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Belgium													
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Estonia													



General governments exposures by country of the counterparty

							Kuntarahoitus Oyj							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			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)	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	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland	1,206 416 585 751 1,567 5,799 5,967 16,292	1,206 416 585 751 1,567 5,799 5,967	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 52 52 0 0 31 0	0 0 0 14 0 0	1,206 295 458 546 1,187 5,547 5,967	11 2 23 3 10 14 299	54 76 139 62 178 172 1,077	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3 5 1 0 0 8	81 84 315 60 88 6 149	0	9
[0 - 3M [France	10,292	19,192	J	133	17	13,200	301	1,733	· ·	.,	763	Ü	3
Total [0 - 3M [3M - 1Y [Germany													
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia													
[0 - 3M [Greece													
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Hungary													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Ireland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Italy													
TOY - more	Latvia													



General governments exposures by country of the counterparty

							Kuntarahoitus Oyj							
							As of 31/12/2020							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
	(viii) Edity							Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Maita													
[0 - 3M [Netherlands													
[0 - 3M [Poland													
[0 - 3M 1 1 1 1 1 1 1 1 1	Portugal													
Total	Romania													
[0 - 3M [Slovakia													
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Slovenia													



General governments exposures by country of the counterparty

(untarabolitus Ovi

							Kuntarahoitus Oyj							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets 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 [Spain													
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
Total Tota	Iceland													
[0 - 3M [Liechtenstein													
13Y - MOTE 130Y - MOTE 130Y - MOTE 100 - 3M	Norway													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y 3Y - 5Y	Australia													
110Y - more Total [0 - 3M [3M - 1Y [14 - 2Y [27 - 3Y [37 - 5Y [5Y - 10Y [130Y - more Total]]	Canada													
Total Total	Hong Kong													



General governments exposures by country of the counterparty

							Kuntarahoitus Oyj							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
								Delivatives mai pos		Delivatives mail	negative ian value			
														Diek weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
「0-3M「 「3M-1Y「														
[1Y - 2Y [Japan													
[0 - 3M [
Total To - 3M Tam - 1Y														
[0 - 3M [U.S.													
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [China													
[10Y - more														
Total														
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y]	Switzerland													
[3Y - 5Y 														
Total [0 - 3M [
[1Y - 2Y [Other advanced economies non EEA													
	=													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]														
[1Y - 2Y [Other Central and eastern Europe countries non EEA													
Total														
[0 - 3M [ĺ													
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Middle East													
	1													
[0 - 3M [[3M - 1Y [İ													
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Latin America and the Caribbean													
[5Y - 10Y [10Y - more Total														
I Utai														



General governments exposures by country of the counterparty

Kuntarahoitus Ovi

							Kuntarahoitus Oyj							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ıce sheet	
	(Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M [Others	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 69 75 166 380 219 0	0 0 0 25 0 0 0	0 0 0 0 -3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

							Kuntarahoitus Oyj							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
				held for trading	through profit or loss	comprehensive income	amortised cost	can ying amount	Nodonal amount	Carrying amount	Nodorial amount			
[0 - 3M [Austria													
[0 - 3M [Belgium													
[0 - 3M [Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Estonia													



General governments exposures by country of the counterparty

							Kuntarahoitus Oyj							
							As of 30/06/2021							
						Dire	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	(Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets 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	or which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Finland	1,129 566 557 484 1,340 5,551 6,076 15,703	1,129 566 557 484 1,340 5,551 6,076	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 52 0 30 0	0 0 14 0 0 0	1,129 566 490 484 1,335 5,521 6,076 15,601	0 9 10 2 9 13 218 260	16 152 71 48 178 154 1,023	0 0 0 0 5	0 2 3 1 0 19 50	36 175 317 239 130 6 144	0 0 0 0 0	q
[0 - 3M [France	13)/33	13),03	, and the second	0.2	N .	25/042	200	1,043	j	,,	2,000	· ·	
[0 - 3M [Germany													
[0 - 3M [Croatia													
[0 - 3M [Greece													
13Y - MOTE 130Y - MOTE 130Y - MOTE 100 - 3M	Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy													
10 - 3M	Latvia													



General governments exposures by country of the counterparty

							Kuntarahoitus Oyj							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ıce sheet	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
10 - 3M	Netherlands													
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland													
[0 - 3M 1 1 1 1 1 1 1 1 1	Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more	Slovenia													



General governments exposures by country of the counterparty

							Kuntarahoitus Oyj							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	(min EOIV)							Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain													
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
10 - 3M	Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

As of 30/06/2021 Direct exposures (min EUR) On balance sheet Derivatives		lance sheet	
On hardware shorts		lance sheet	
(min EUR) On balance sheet Derivatives		lance sheet	
	Off-balance		
		e sheet exposures	
Derivatives with positive fair value Derivatives with negative fa	ir value		
Derivatives with posture and varies	ii value		
			Bishoosishaad
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets sests (net of short			Risk weighted exposure amount
positions)	Nominal	Provisions	
of which: Financial assets of which: Financial assets at held for trading held for trading	amount		
heu for trading through profit or loss comprehensive income amortised cost			
1 0 - 3M f			
1 27 - 37 i 137 - 57 i 3 j			
[87 - 197] [107 - more			
10-3M1 13M-3Y1 13Y-2Y1 12Y-3Y1 U.S.			
137 - 277			
TSY - 10Y			
10-3M			
[11/ - 21/			
[10Y - more			
Total [0.3Mf] [3M-1Y]			
[0 - 3M1			
13Y - 20Y 1			
Total			
[1Y-2Y] Other advanced economies [
[3Y - 5Y] non EEA 15Y - 10Y 110Y - nore			
10 - 3M			
13Y - 5Y 1 1SY - 1DY 1			
100' - more			
[1Y-2Y]			
131 - 5Y 100 1			
[30'-more Total			
[0-3M] [3M-1Y] [1Y-2Y]			
12Y - 3Y Latin America and the			
150* - more Total 1			



General governments exposures by country of the counterparty

							Kuntarahoitus Oyj							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
											,			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Africa													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Others	0 69 143 246 280 182	0 69 143 246 280 182	0 0 0 0	0 69 118 246 280 182	0 0 25 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	
[10Y - more Total	-	921	921	0	0 895	0 25	0	0	0	0	0	0	0	6

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



Performing and non-performing exposures Kuntarahoitus Oyj

ı				,	As of 30/09/2020	D						As	s of 31/12/2020	D			
		Gr	oss carrying amo	unt			ed impairment, accumulated fair value due to credit risk and s	Collaterals and financial		Gross ca	arrying amou	int		Accumulate changes in provisions ⁴	ed impairment, ac fair value due to	cumulated credit risk and	Collaterals and financial guarantees
		Of which performing but past due >30		hich non-perform	ning ¹	On performing	On non-performing exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of wi	nich non-performi	ing ¹	On performing	On non-perform	ning exposures ³	received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²	Of which Stage	exposures		days and <=90 days		Of which: O	Of which Stage 3	exposures ²		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	5,444	0	0	0	0	0	0 0	0	5,766	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	6,283	0	0	0	0			0	5,781	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0 0	0	0	0	0	0	0	0	0	0	0
General governments	2,577	0	0	0	0	0	0 0	0	2,296	0	0	0	0	0	0	0	0
Credit institutions	3,257	0	0	0	0	0	0 0	0	3,076	0	0	0	0	0	0	0	0
Other financial corporations	340	0	0	0	0	0	0 0	0	313	0	0	0	0	0	0	0	0
Non-financial corporations	109	0	0	0	0	0	0 0	0	97	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	28,549	0	58	58	58	0	0 0	58	29,489	0	137	137	137	1	0	0	137
Central banks	0	0	0	0	0	0	0 0	0	3	0	0	0	0	0	0	0	0
General governments	13,164	0	0	0	0	0	0 0	0	13,526	0	0	0	0	0	0	0	0
Credit institutions	1,518	0	0	0	0	0	0 0	0	1,641	0	0	0	0	0	0	0	0
Other financial corporations	226	0	0	0	0	0	0 0	0	243	0	0	0	0	0	0	0	0
		_				_											
Non-financial corporations	13,285	0	58	58	58	O O	0 0	58	13,726	0	137	137	137	1	0	0	137
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0 0	0	0	0	0	0	0	0	0	0	0
of which: Loans collateralised by commercial immovable property at	3	0	0	0	0			0	3	0	0	0	0	0	0	0	0
amortised cost		_]]]]	_		_]
Households	356	0	1	1	1	0	0 0	1	349	0	0	0	0	0	0	0	0
of which: Loans collateralised by residential immovable property at amortised cost	190	0	0	0	0	0	0 0	0	184	0	0	0	0	0	0	0	0
of which: Credit for consumption at amortised cost	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	40,276	0	58	58	58	0	0 0	58	41,036	0	137	137	137	1	0	0	137
OFF-BALANCE SHEET EXPOSURES																_	
OFF-BALANCE SHEET EXPOSURES	2,449		1	1	1	U		1	2,354		1	1	1	U	U	U	1

¹⁷ For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the specific and isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost provision of the provisions (instruments at fair value other than HFT)
18 Translations report here specifical isoscentific for frauncial seasity, individually and collective eliminated impairments and accumulated engagements at an extrumalized engagement and extramalized engagements and accumulated engagements and excumulated engagements and except engagements are designed engagements and except engagements are designed engagements. The excussion provisions of exclusive based on this sign convertion, the provisions of exclusive based consistently with the PINREP framework (templates F18.00 / F19.00), which follows a sign convertion, the provisions of exclusive based on the sign convertion, the provisions of exclusive based on the sign convertion, the provisions of exclusive based on the sign convertion, the provisions of exclusive based on the sign convertion, the provisions of exclusive based on the sign convertion, the provisions of exc



Performing and non-performing exposures Kuntarahoitus Oyj

					As of 31/03/202	1			As of 30/06/2021											
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴ Collaterals and financial				Gro	oss carrying amou	nt ⁵	Accumulat changes in provisions	financial						
		Of which performing but past due >30	Of w	hich non-perforr	ming ¹	On performing	On non-performing exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of wh	ich non-perfor	rming ¹	On performing	On non-perfor	ming exposures ³	guarantees received on non- performing			
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²	Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures			
Cash balances at central banks and other demand deposits	8,406	0	0	0	0		0 0	0	7,82	1 0	0		0 0	0		0	0			
Debt securities (including at amortised cost and fair value)	5,392		0	0	0		0 0	0	5,47		0		0 0	0						
Central banks	0	0	0	0	0	(0 0	0		0 0	0		0 0	0		0 0	0			
General governments	2,167	0	0	0	0	(0	0	2,41	3 0	0		0 0	0		0	0			
Credit institutions	2,794	0	0	0	0	(0	0	2,65	2 0	0		0 0	0		0	0			
Other financial corporations	336	0	0	0	0	(0 0	0	32	4 0	0		0 0	0		0	0			
Non-financial corporations	96	0	0	0	0	(0 0	0	8	7 0	0		0 0	0		0	. 0			
Loans and advances(including at amortised cost and fair value)	29,516	0	152	152	152	1	. 0	152	30,01	1 0	139	139	9 136	1	(0	138			
Central banks	6	0	0	0	0	(0	0	1	0 0	0	(0 0	C		0	, o ^l			
General governments	13,630	0	0	0	0	(0	0	13,78	3 0	0		0 0	C		0	, oi			
Credit institutions	1,346	0	0	0	0	(0	0	1,37	4 0	0		0 0	C		0	. 0			
Other financial corporations	251	. 0	0	0	0	(0	0	25	6 0	0		0	O		0	0			
Non-financial corporations	13,934	0	152	152	152	1	0	152	14,23	7 0	139	13	9 136	1		0	138			
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	(0 0	0		0 0	0		0 0	0		0	0			
of which: Loans collateralised by commercial immovable property at amortised cost	2	0	0	0	0	c	0	0		2 0	0	·	0	0		0	0			
Households	348	0	0	0	0	(0	0	35	1 0	0		0	O		0	o			
of which: Loans collateralised by residential immovable property at amortised cost	190	0	0	0	0	d	0	0	19	5 0	0	·	0	0		0	0			
of which: Credit for consumption at amortised cost	0	0	0	0	0		0 (0		0	0		0 0	0	(0	0			
DEBT INSTRUMENTS other than HFT	43,313	0	152	152	152	1	. 0	152	43,30	7 0	139	139	9 136	1	-	0	138			
OFF-BALANCE SHEET EXPOSURES	2,665		۰	0	0	c	0 (0	2,54	2	5	!	5 5	o		0	0			

⁽¹⁾ For the dilefelition of non-performing exposures please refer to COMMISSION IMPERENTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-T emplate related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (institutions exposures due to credit risk and provisions (instruments at fair value other than HFT)
(3) Institutions report here exposures for financial associal, institutions for institutions in the contract of minarial associal, institutions exposures and accountable of minarial associal, institutions in the contract of minarial associal, institutions exposures and accountable of minarial associal and changes in fair value due to credit risk and provisions (instruments at fair value other than HFT)
(4) For the orbalizaces sheet kens, accumulated impairment and accumulated repative changes in fair value due to credit risk are disclosed with a positive sign of the special associations, as explained in favority, the special companies of the provisions of the PIREP framework (templates F 18.00 / F 19.00), which follows a sign convention, the contraction, as explained in favority of the provisions of the p



Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearance	kposures with		ring amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	o	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)	75	22	0	0	75	22	88	19	0	0	87	19
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	70	21	0	0	69	21	82	19	0	0	82	19
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0		0	0	0	0	0	
Households	6	1	0	0	6	1	5	0	0	0	5	0
DEBT INSTRUMENTS other than HFT	75	22	0	0	75		88	19	0	0	87	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	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

[©]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 F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

Kuntarahoitus Oyj

Ī			As of 31	/03/2021		As of 30/06/2021									
		ring amount of with forbearance	value due to c	changes in fair credit risk and r exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated ch value due to cre provisions for forbearance me	nanges in fair edit risk and exposures with	received on e	ancial guarantees exposures with the measures			
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures			
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	o	0	o	0	0	o			
Central banks	0	0	C	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	C	0	0		0	0	0	0	0				
Non-financial corporations	0	0	C	0	0		0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)	89	35	O	o	89	35	92	28	0	0	92	27			
Central banks	0	0	C	0	0	0	0	0	0	0	0	0			
General governments	0	0	C	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	0	0	C	0	0	0	0	0	0	0	0	0			
Non-financial corporations	84	35	0	0	84	35	87	28	0	0	87	27			
of which: small and medium-sized enterprises at amortised cost	0	0	C	0	0		0	0	0	0	0				
Households	5	0	C	0	5	0	5	0	0	0	5	0			
DEBT INSTRUMENTS other than HFT	89	35	0	0	89		92	28	0	0	92				
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	o			
QUALITY OF FORBEARANCE ²															
Loans and advances that have been forborne more than twice	0						0								
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	0						0								

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



2021 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Kuntarahoitus Oyj

			AS 01 3	0/09/2020					AS OF 3	1/12/2020					AS OF 3	1/03/2021					AS OF 3U	/06/2021		
	Gross carrying amount					Accumulated	Gross car	ying amount	ng amount			Accumulated	Gross car	Gross carrying amount				Accumulated	Gross carrying amount					Accumulated
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment* 0	negative changes in fai
A Agriculture, forestry and fishing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
B Mining and guarrying	5	0	0	5	0	0	4	0	0	4	0	0	4	0	0	4	0	0	3	0	0	3	0	0
C Manufacturing	8	0	0	8	0	0	8	0	0	8	0	0	8	0	0	8	0	0	8	0	0	8	0	0
D Electricity, gas, steam and air conditioning supply	350	0	0	350	0	0	332	0	0	332	0	0	323	0	0	323	0	0	346	0	0	346	0	0
E Water supply	412	0	0	412	0	0	473	0	0	473	0	0	500	0	0	499	0	0	570	0	0	556	0	0
F Construction	157	0	0	157	0	0	161	0	0	161	0	0	163	0	0	163	0	0	165	0	0	165	0	0
G Wholesale and retail trade	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
H Transport and storage	136	0	0	136	0	0	133	0	0	133	0	0	114	0	0	114	0	0	112	0	0	112	0	0
I Accommodation and food service activities	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0
3 Information and communication	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0
K Financial and insurance activities	14	0	0	14	0	0	14	0	0	14	0	0	14	0	0	14	0	0	14	0	0	14	0	0
L Real estate activities	12,042	56	56	12,011	0	0	12,438	134	134	12,408	1	0	12,647	149	149	12,618	1	0	12,858	136	136	12,830	1	0
M Professional, scientific and technical activities	28	0	0	28	0	0	27	0	0	27	0	0	27	0	0	27	0	0	26	0	0	26	0	0
N Administrative and support service activities	25	0	0	25	0	0	25	0	0	25	0	0	25	0	0	25	0	0	25	0	0	25	0	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Q Human health services and social work activities	56	0	0	56	0	0	56	0	0	56	0	0	56	0	0	56	0	0	57	0	0	57	0	0
R Arts, entertainment and recreation	48	2	2	48	0	0	49	2	2	49	0	0	48	2	2	48	0	0	47	2	2	47	0	0
S Other services	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances	13.285	58	58	13 254	0	0	13.726	137	137	13.696	1	0	13 934	152	152	13 904	1	0	14 237	139	139	14 195	1	0

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.