

Bank Name	OP Osuuskunta
LEI Code	7437003B5WFBOIEFY714
Country Code	FI

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	11,049	11,293	11,241	11,524	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	11,049	11,293	11,241	11,524	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	11,090	11,333	11,261	11,524	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	11,090	11,333	11,261	11,524	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	12,731	12,933	12,820	13,041	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	12,731	12,933	12,820	13,041	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	60,473	59,838	61,988	62,464	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	60,473	59,838	61,988	62,464	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	18.27%	18.87%	18.13%	18.45%	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	18.27%	18.87%	18.13%	18.45%	(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	18.34%	18.94%	18.17%	18.45%	CA3 {3}	•
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.34%	18.94%	18.17%	18.45%	(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	21.05%	21.61%	20.68%	20.88%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.05%	21.61%	20.68%	20.88%	(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	144,613	144,799	151,086	157,399	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 $f 1$ capital	7.67%	7.83%	7.45%	7.32%	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	11,090	11,333	11,259	11,524	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	11,049	11,293	11,239	11,524	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	144,613	144,799	151,086	157,399	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	144,613	144,799	151,086	157,399	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.7%	7.8%	7.5%	7.3%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.6%	7.8%	7.4%	7.3%	[A.2]/[B.2]	



2021 EU-wide Transparency Exercise Capital

			As of 30/09/2020				COREP CODE	REGULATION
		(min EUR, %)	,,	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021		
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	12,731	12,933	12,820	13,041	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	11,049	11,293	11,241	11,524	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CE11 Capital (including share premium and net own capital instruments)	3,111	3,047	3,080	3,159	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	7,336	7,436	7,455	7,623	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	-233	-213	-243	-237	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	2,123	2,123	2,123	2,123	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 (i) 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	-256	-271	-213	-205	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-564	-391	-345	-345	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-431	-413	-572	-537	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-36	-25	-44	-58	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 (r471,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (b) (i) and 99 to 91 of OSP, Articles 36(1) point (b) (ii), 24(1) point (b), and 25% of OSP, Articles 36(1) point (b) and 25% of OSP, Articles 36(1) point (b) (iii) and 25% of OSP, Articles 36(1) point (b) (iii) and 15% of OSP, Articles 36(1) point (b) (iii) and 15% of OSP, and Articles 36(1) point (b) (iv) and 15% of OSP.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (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 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (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 exceeding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-1	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) 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 (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524;c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	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 484 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)	40	40	20	0	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	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 Tier 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	40	40	20	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)	11,090	11,333	11,261	11,524	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,641	1,599	1,559	1,518	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,641	1,599	1,559	1,308	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		0	0	0	0	C 01.00 (r010,c010) + C 01.00 (r020,c010) + C 01.00 (r020,c010) + C 01.00 (r020,c010) + C 01.00 (r040,c010) + C 01.00 (r040,c010) + C 01.00 (r070,c010) + C 01.00 (r070,c010) + C 01.00 (r070,c010) + C 01.00 (r070,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	210	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	60,473	59,838	61,988	62,464	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)	18.27%	18.87%	18.13%	18.45%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.34%	18.94%	18.17%	18.45%	CA3 (3)	•
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	21.05%	21.61%	20.68%	20.88%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	•
CET1 Capital Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	11,049	11,293	11,241	11,524	[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)1	•
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.27%	18.87%	18.13%	18.45%	[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)	
	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)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a n						

⁽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

		RW	/As		
(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	52,699	53,775	56,108	56,050	C 02:00 (r040, c010) -[C 07:00 (r090, c220, s001) + C 07:00 (r110, c220, s001) + C 07:00 (r130, c220, s001) + C 08.01 (r040, c280, s001) + C 08.01 (r050, c280, s001) + C 08.01 (r040, c280, s001) + C 08.01 (r040, c280, s002) + C 08.01 (r040, c280, s002) - C 08.01 (r040, c280, s
Of which the standardised approach	4,539	4,706	4,636	4,758	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	26,877	26,709	28,772	28,983	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	13,176	14,295	14,633	14,177	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	7,047	7,036	7,053	7,136	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	708	790	741	1,051	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r040, c
Credit valuation adjustment - CVA	171	138	152	244	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)	100	110	97	101	C 02.00 (8470, c010)
Position, foreign exchange and commodities risks (Market risk)	1,686	1,062	1,104	1,232	C 02.00 (R520, c010)
Of which the standardised approach	1,686	1,062	1,104	1,232	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	3,964	3,964	3,786	3,786	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	3,964	3,964	3,786	3,786	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	1,146	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	60,473	59,838	61,988	62,464	

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 OP Osuuskunta

(1.50)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR) Interest income	1,022	1,361	325	665
Of which debt securities income	59	63	16	31
Of which loans and advances income	962	1,298	306	627
Interest expenses	45	59	7	17
(Of which deposits expenses)	46	55	6	3
(Of which debt securities issued expenses)	218	281	56	107
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	15	15	3	7
Net Fee and commission income	399	552	188	344
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	7	6	3	3
Gains or (-) losses on financial assets and liabilities held for trading, net	49	62	31	64
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-10	-1	-1	-7
Gains or (-) losses from hedge accounting, net	-2	3	0	1
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	142	153	20	67
TOTAL OPERATING INCOME, NET	1,575	2,093	563	1,126
(Administrative expenses)	874	1,188	298	603
(Cash contributions to resolution funds and deposit guarantee schemes)	42	51	46	53
(Depreciation)	146	195	49	95
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	-2	0	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	-2	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	-2	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)	178	225	22	35
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	178	225	22	35
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	2	13	0	2
(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	4	12	0	2
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	336	434	148	340
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	266	364	122	282
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	266	364	122	282
Of which attributable to owners of the parent (i) Information available only as of end of the year.	266	364	122	282

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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		Fair value hierarchy			Fa	Fair value hierarchy			Fair value hierarchy		chy		
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	21,401				22,047				28,062				31,513				IAS 1.54 (i)
Financial assets held for trading	4,728	143	4,422	163	4,427	67	4,273	87	3,678	127	3,429	122	3,293	160	2,982	150	IFRS 7.8(a)(ii); IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	20	0	0	20	20	0	0	20	20	0	0	20	20	0	0	20	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	13,628	12,244	1,033	350	13,671	12,074	1,286	311	13,524	12,060	1,171	293	13,648	12,088	1,294	266	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	94,485				93,932				94,181				95,125				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	892	0	892	0	941	0	941	0	1,024	0	1,024	0	892	0 892 0		0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	4,898				4,957				4,685				4,717				
TOTAL ASSETS	140,051				139,994				145,174				149,208				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	EUR)		,	As of 30/09/20)20					As of 31	/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carry	ing amount		Accı	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acc	ımulated impaiı	ment	Gros	s 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	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 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	credit risk since	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	13,352	278	0	-1	-1	0	13,641	32	0	-2	-1	0	13,494	32	0	-2	-1	0	13,625	25	0	-2	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	0	0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	84,320	8,496	2,308	-49	-79	-511	84,401	7,843	2,349	-57	-89	-517	84,001	8,468	2,367	-53	-91	-512	84,871	8,471	2,338	-54	-86	-494	Annex V.Part 1.32, 44(a)

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

⁽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

OP Osuuskunta

(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	3,110	3,020	2,661	2,092	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	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	120,881	120,732	126,183	130,751	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	617	472	333	362	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	61	44	39	33	IAS 37.10; IAS 1.54(I)
Tax liabilities	844	832	794	809	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	2,105	2,282	2,595	2,396	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	127,617	127,381	132,605	136,444	IAS 1.9(b);IG 6
TOTAL EQUITY	12,433	12,614	12,569	12,765	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	140,051	139,994	145,174	149,208	IAS 1.IG6

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



Breakdown of liabilities

OP Osuuskunta

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilitie	s 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		3,727	3,491	2,993	2,453	IFRS 9.BA.7(a); CRR Annex II
Short 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	1	Annex V.Part 1.31
	Central banks	8,000	8,000	13,000	16,000	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	8,450	6,859	6,762	7,538	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	8,228	6,693	6,726	7,513	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	532	213	392	375	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	106	53	153	268	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	3,764	3,685	3,865	4,005	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	3,691	3,589	3,747	3,927	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	15,836	17,171	16,572	16,952	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	15,198	16,603	16,035	16,452	ECB/2013/33 Annex 2.Part 2.9.1
	Households	44,601	44,855	45,563	46,839	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	36,585	36,855	39,359	40,548	Annex V.Part 1.42(f), 44(c)
Debt securities issued		37,064	37,188	37,409	36,480	Annex V.Part 1.37, Part 2.98
Of which: Suboro	linated Debt securities issued	1,905	2,336	2,292	2,259	Annex V.Part 1.37
Other financial liabilities		2,633	2,759	2,622	2,563	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		124,608	124,223	129,177	133,205	



2021 EU-wide Transparency Exercise Market Risk

	SA						M									IM						
			VaR (Memoran	ndum item)	STRESSED VaR (Memorandum item)	AND MIC	NTAL DEFAULT GRATION RISK TAL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (/	Memorandum item)	INCREI DEFAU MIGRATI CAPITAL	LT AND ION RISK	ALL PRICE	RISKS CAPITAL 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	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE		FLOOR		LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30,	09/2020									As of 31/1	2/2020					
Traded Debt Instruments	1.667	1.059	0	0	0	0							0	0	0	0						
Of which: General risk	801	714	0	0	0	0							0	0	0	0						i i
Of which: Specific risk	320	246	0	0	0	0							0	0	0	0						1 1
Equities Of which: General risk	0	0	0	0	0	0							0	0	0	0						1 1
Of which: General risk Of which: Specific risk	U	0	0	0		0							0	0	0	0						1 1
Foreign exchange risk	0	ů .	0	0	ı ő	0							0	0	0	ů						1 1
Commodities risk	19	2	ő	ŏ	ŏ	0							ŏ	l ő	ŏ	ŏ						1 1
Total	1,686	1,062	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	6/2021					
Traded Debt Instruments	1,101	1,227	0	0	0	0							0	0	0	0						
Of which: General risk	774	759	0	0	0	0							0	0	0	0						1 1
Of which: Specific risk	158	212	0	0	0	0							0	0	0	0						i i
Equities	0			0	0	0							ĺ			0						1
Of which: General risk	0	l ő	0	0	0	0							0	0	0	0						1
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	o o	o o	ŏ	ő	ő	o o							ŏ	ő	ő	ŏ						1
Commodities risk	3	5	0	0	0	0							0	0	0	0						
Total	1,104	1,232					0		0	0	0						0	n	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.



					Standardise	d Approach							
		As of 30/09/2020 As of 31/12/2020											
			AS OT 30,	(09/2020			AS 07 31	12/2020					
		Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions Original Exposure* Exposure Value* Risk exposure amount											
	(min EUR, %) Central governments or central banks	24,720	26,494	345		25,172	27.011	306					
	Regional governments or local authorities	5,047	5,101	0		4,896	4,954	0					
	Public sector entities	461	199	41		461	199	41					
	Multilateral Development Banks	1,005	1,142	0		983	1,120	0					
	International Organisations	668	668	0		768	768	0					
	Institutions	440	468	8		410	440	9					
	Corporates	3,417	3,035 1,956	3,000 1,921		3,480 2.057	3,079 1.667	3,046 1.634					
	of which: SME Retail	2,330 4.104	1,956	1,921		4,124	1,667	1,634					
	of which: SME	4,104	1,303	1,022		14	1,3/0	1,020					
Consolidated data	Secured by mortgages on immovable property	45	45	22		43	43	21					
	of which: SME	45	45	22		42	42	21					
	Exposures in default	51	29	34	18	57	34	39	1				
	Items associated with particularly high risk	0	0	0		0	0	0					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and comprates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakinos (CIU)	0		0		0	0						
	Equity	35	35	35 41		32 197	32 197	32 194					
	Other exposures	40.038	38.623		57				-				
	Standardised Total ²	40,038 (1) Original exposure, unlike Ex	38,623 posure value, is reported befo		57 It due to credit conversion facto	40,623 rs or credit risk mitigation techn	39,246 iaues (e.a. substitution effec	4,715					

					Standardise	d Assessab			
					Staliualuist	и жрргоасп			
			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	22,970 3.353	24,451 3.431	345		23,444 3.290	24,993 3.363	306	
	Public sector entities	3,333	3,431	24		3,290	3,363	74	
	Multilateral Development Banks	201		0		0		0	
	International Organisations	ō	ō	i o		ō	ō	ō	
	Institutions	75	102	0		24	54	0	
	Corporates	474	452	446		719	694	688	
	of which: SME	188	170	164		177	157	152	
	Retail	4,082	1,358	1,018		4,102	1,365	1,023	
FINLAND	of which: SME	4	3	2		14	4	2	
111101110	Secured by mortgages on immovable property	45	45	22 22		43	43	21 21	
	of which: SME Exposures in default	45	45	22	17	42	42 27	21	,
	Exposures in default Items associated with particularly high risk		- 23	1 20	17	***	27	29	
	Covered bonds	ů		o o		0	0	ı o	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		ō	ō	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	35	35	35		32	32	32	
	Other exposures	44	- 44	41		197	197	194	
	Standardised Total ²				49				43

		exposures, but includes gene	rai credit risk adjustments.						
					Standardise	ed 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
GERMANY	Control communities of control factors (M. No.) Control communities or local statistics Public cardio excition Public cardio excition Public cardio excition Communities Communities	425 1,469 257 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	597 1,465 88 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	426 1,395 257 257 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 177 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²				0				0

			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 ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities	6 63	0 52	0		6 64	0 53	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates							0	
	of which: SME	0				0		0	
	Potali	4	1	1		4	i	ĭ	
CHIEDEN	of which: SME	o o	ō	ō		o o	ō	ō	
SWEDEN	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0				0		0	
	Collective investments undertakings (CIU)	ő	ŏ	i o		ŏ	ŏ	ő	
	Equity	ō	ō			ō	ō	0	
	Other exposures	0	0	0		0	ō	0	
	Standardised Total ²				0				0
	·	(I) Original associate unified Ex-	and the second section is a second section of the second			and the second second second second	in the second second second second		

		(2) Total value adjustments and exposures, but includes gener	provisions per country of cou						
					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 ^s	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	0	0	0		0		0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	1,005 605	1,142	0		983 606	1,120	0	
	International Organisations Institutions	000	003			000	000		
	Corporates	0				0			
	of which: SME	ō	0	0		ō	ō	0	
	Retail	0	0	0		0	0	0	
Other Countries	of which: SME	0	0	0		0	0	0	
Otrici Couridics	Secured by mortoages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0				0			
	Items associated with particularly high risk	o o				0			
	Covered bonds	ō	ō	ō		ō	ō	i i	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0				0			
	Standardised Total ²	(1) Oxiniani menorum mellen Eu-							



NORWAY

2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach OP Osuuskunta

	OP Osuuskunta								
					Standardise	d Approach			
			As of 30)	09/2020			As of 31	/12/2020	
	(+) 00 (4)	Original Exposure ¹	Exposure Value ^t	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LITHUANIA	Control occuments or central state (Co. A) Actionated occuments or to read a state (Co. A) Audio action certificate Audio action certificate Audio action certificate Audio action certificate Action ce	21 45 0 0 0 1,275 888 0 0 0 0 0 0 0	21 45 0 0 0 1,185 718 0 0 0 0 0 0	0 0 0 0 1,173 708 0 0 0 0 0	0	31 43 0 0 1,155 644 0 0 0 0 0 0	33 43 6 6 6 5 522 6 6 6 6 7 7 8 8 9	0 0 0 0 1,657 512 0 0 0	
	a Standardised Lotar	(1) Original exposure, unlike Ex	sposure value, is reported befo	e taking into account any effer		ors or credit risk mitigation techn	riques (e.g. substitution effec	ts).	

	equically out theorem prints							
				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. %)								
s or central banks its or local authorities s	0	0	0		0	0	0	
s ment Banks	0							
ment sanks isations					0		0	
isations	ů	0	0		0	n n	0	
	ō	ō	ō		ō	ō	ō	
	0	0	0		o o	0	0	
	1	0	0		1	0	0	
	0	0	0		0	0	0	
es on immovable property	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0	0	0	0	0	0
ith particularly high risk								
ns and corporates with a ST credit assessment	0		0		0		0	
ns and corporates with a ST credit assessment nts undertakings (CIU)					0		0	
ies undertakinus (CIO)						0	0	
	ő	ŏ	ő		ő	ŏ	ő	
				0				0

					Standardise	d Approach				
			As of 30/	09/2020			As of 31,	/12/2020	.2/2020	
	(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	
FRANCE	Control oversements or control basis of control oversements or local authorities studiated accessment facilities studiated breatloaned facilities for authorities of control of control	000000000000000000000000000000000000000	91 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 1 1 0 0 0 0 0 0 0	91 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	

O'Crisinal executors, unifies Executer value, is recontrad before training into account one wifest due to credit conversion factors or credit risk mitidation techniques (a.g. substitution effects.)

(IT total values adjustments and creditions are country of counterward excludes those for securidatation executors, additional valuation adjustments (ANNA) and other own funds reductions related to the

		exposures, but includes gener		nterparty excludes those for se	curstsation exposures, addition	ial valuation adjustments (AVA	is and other own funds reduct	ons related to the	
					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 ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities			0		0		0	
	Multilateral Development Banks	0	0	0		0	i i		
	International Organisations	ō	ō	o o		ō		i i	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
untry of	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
terpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default			0		0		0	
	Items associated with particularly high risk	ů	0	0		0	i i	0	
	Covered bonds	ō	0	0		0		o o	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures		0	0		0			
	Standardised Total ²	m			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.g., 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 Action (I.O. No. No. No. No. No. No. No. No. No. No	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				

		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
	(min EUR. %) Central governments or central banks								
	Regional governments or local authorities	ŏ	o o	o o		ő	i i	o o	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates of which: SME								
	or which: SME Retail								
Country of	of which: SME	ŏ	o o	o o		ő	i i	o o	
Counterpart 10	Secured by mortgages on immovable property	0		0		o o	0		
Counterpart 10	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)					0			
	Collective investments undertakings (CLU) Equity	,						1	
	Other exposures					0		1 0	
	Standardised Total ²	Ů							



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach OP Osuuskunta

Control assertments or control banks Section Secti						Standardise	ed Approach			
Control consumers or control lanks Control consumers or local authorities Control consumers C				As of 31/	03/2021			As of 30	/06/2021	
Consolidated data Consolidated ata Consolidated data Conso			Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions
Residual accumentation local accumentation l										
Part			30,889	32,765	225					
Martine Mart					40				41	
International Organizations 799 799 988 988 989 999 989					40				41	
Tentantions 599 64 9 369 365 2				799	0					
Consolidated data Consolidated					9					
of which 1995					3.052					
Consolidated data of control DNS			2.058	1.668	1,641		1,929	1,559	1.523	
Consolidated data Consolidate organization of the consolidation of t			4,147	1,344	1,008		4,269	1,402	1,051	
	Connelidated date	of which: SME	11	4	2		12	4	2	
Exponers in offsatt Times associated with actriciasis which risk O 0 0 Covered bonds O 0 0 O 0 0 Covered bonds O 0 0 O 0	CONSUMUATED DATA	Secured by mortgages on immovable property	42	41	21		45	44		
200 200		of which: SME	41	41	21			44	22	
Consend bonds 0 0 0 0 Prilate on lawforthiness and removales with g CT reads assessment 0 0 0 0 0 Collection of the CT reads assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			58	36	42	17	64	37	44	2
Claims no inclinations and removables with s CF routile assessment 0			0	0	0		0	0	0	
Collective investments undertakins (CIU) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0	0		0	0	0	
Equity 33 3 11 11 11 11 01 01 01 01 01 01 01 01 01			0	0	0		0	0	0	
Other exposures 222 222 219 169 169 168			.0	.0	.0					
			31	31	31			11	11	
		Other exposures Standardised Total ²	46.431	44,970	4,645	54	50.682	49,198		

					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	29,119 3,078	30,684 3,141	225		32,865 3.374	34,400 3.448	223	
	Regional governments or local authorities Public sector entities	3,078	3,141	24		3,374	3,448		
	Public sector entities Multilateral Development Banks	203	112	29		203	112	24	
	Multilateral Development Banks International Organisations	0		0		0	0	0	
	Institutions	207	231	ō		233	248	ō	
	Corporates	763	659	654		735	707	701	
	of which: SME	197	168	163		177	157	151	
	Retail	4,126	1,340	1,004		4,247	1,397	1,047	
FINLAND	of which: SME	11	4	2		12	4	2	
TINDAND	Secured by mortgages on immovable property	42	41	21		45	44	22	
	of which: SME	41	41	21		45	44	22	
	Exposures in default	51	30	33	16	57	31	35	19
	Items associated with particularly high risk	0	0	0		9	0	0	
	Covered bonds	0	U	0		0	U	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0		0				0	
	Equity	21	21	31		11	11	11	
	Other exposures	222	222	219		169	169		
	Standardised Total ²				49	11,		100	55
	I Standardised Total								

As of 31/07/2021			exposures, but includes gene		,,			,		
Control comments or control has been been been been been been been bee						Standardise	d Approach			
Command of contract local and comments or contract local and				As of 31,	03/2021			As of 30	/06/2021	
Control ownerments or care at labels Control ownerments or local authorities Control ownerments own			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
Chandradized Total ²	GERMANY	Central soverments or central sakes beliated accomment or central sakes beliated accomment or botal attributes statistical constructions statistical Eventorisment Banks Executations Generalisment Ge	1,380	1,380	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	·	1,376		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

Objinal exposure, varillae Exposure value, is reported before taking into account any effect due to credit convenien factors or credit rais militaration subvisious (e.g., substitution effects).
 (2) Total value adjustments and provisions per country of counterparty exclude those for securitarization exposures, additional valuation adjustments (2014) and other cere funds inductions related to the

		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
SWEDEN	Control consession for control below (Life No.	6 63 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	1 52 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	6 63 0 0 0 0 0 4 4 0 0 0 0 0 0 0 0 0 0 0 0	1 52 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0	

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

	(2) Total value adjustments an exposures, but includes gener		unterparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AVA	s) and other own funds reduc	tions 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 ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Control communities or control have a control have	0 940 601 0 0 0 0 0 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		0 0 0 1,007 664 0 0 0 0 0 0 0 0 0 0 0	0 0 1,251 664 0 0 0 0 0 0	000000000000000000000000000000000000000	o
Standardised Total ²				0				0

(1) Original exposure, unline Exposure value, is reported before tableg into account any effect due to credit convenient florish tables or constraint military florish tables or for accomplishing or constraint florish reductions related to the exposure, but Account or constraint or constraint florish military florishing or constraint military florishing florishing



Country of Counterpart 8

2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

OP	Osuuskunta								
					Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
	Origina	aal Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Central governments or central banks		27	27	0		6	6	0	
Regional governments or local author Public sector entities	ties	41	41	0		39	39	0	
Multilateral Development Banks		0	0	0			0	0	
International Organisations		ō	ō	ō		ō	0	0	
Institutions		0	0	0		0	0	0	
Corporates		1,224	1,114	1,102 511		1,239 597	1,122	1,107	
of which: SME Retail		030	324	311		397	101	109	
LITHUANIA of which: SME		ō	ō	0		ō	0	ō	
	property	0	0	0		0	0	0	
of which: SME Exposures in default		0	0	0		0	0	0	
Items associated with particularly his	h elek	0	0	0		0	0	0	0
Covered bonds	THE STATE OF THE S	0	0	0		0	0	0	
Claims on institutions and corporates		0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity Other exposures		0	0	0		0	0	0	
Standardised Total ²				Ü	2				2
•					ct due to credit conversion fact				

					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
NORWAY	Control communities or central basis. Redictional communities or botal authorities. Redictional Development Basis Communities. Redictional Development Basis Composities. Genocities. Genocities.	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

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures, additional valuation adjustments (AMA) and other own funds reductions related to the

Read of 31/03/2021 As of 30/06/2021 Conjunt Exposure* Exposure Value* Risk exposure amount. Value adjustments and particular? Particular deveraments or cetter behavior. Risk exposure amount. Value adjustments and particular? Particular deveraments or cetter behavior. Risk exposure amount. Value adjustments and particular? Risk exposure amount. Value adjustments amount. Value adjustment			exposures, but includes gener	al credit risk adjustments.						
Confinal Exposure * Confinal Exposure* * Confinal E						Standardise	d Approach			
Contract Governments or contract balance Contract Covernments or contract balance Contract Covernments or contract balance Contract Covernments or contract balance Covernments or contract balance Covernments or contract balance Covernments or covernments or covernments or covernments or covernments or covernments Covernm				As of 31/	03/2021			As of 30,	06/2021	
Control overweemake or control balance 0 10 0 0 0 0 0 0 0		(c) 00 W	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	
	FRANCE	Recinal overments or local authorities Ability scale or entire in the second of the se	0 0 0 1 1 0 0 0 0 0 0	91 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	91 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	o
		Standardised Total ²				0				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 ar provisions ²
(min EUR. %)								
nks horities	0	0	0		0	0	0	
and the same	0	0	0		ō	ō	ō	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		ō	ō	ō	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
sie property	0	0	0		0	0	0	
	0	0	0		0	0	0	
high risk	0	0	0	0	0	0	0	
ingii run.	0	0	0		0	0	0	
tes with a ST credit assessment	0	0	0		0	0	0	
es (CIU)	0	0	0		0	0	0	
	0	0	0		0	0	0	
				0				

		(2) Total value adjustments ar exposures, but includes gene		sunterparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AV	As) and other own funds reduc	tions 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 ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Control oversiments or control which the control oversiments or control which the control oversiments or control which can be control oversiments of the control of the control oversiments of the control of the control of the control oversiments oversiments of the control oversiments of the	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0

		exposures, but includes gene	ral credit risk adjustments.						
					Standardis	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 10	Control overweeth or story of the Control over the Control overweeth or for an arbitration of the Control overweeth or for an arbitration of Control over the C	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000		000000000000000000000000000000000000000	
	Other exposures Standardised Total ²	Ů			0		,		

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

	OP Osuuskunta												
							IRB Ap	proach					
				As of :	30/09/2020					As of :	31/12/2020		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	• 4100		Of which: defaulted	provisions		Of which: defaulted	· uice		Of which: defaulted	provisions
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0 8,479 52,793 0 19,699	0 20 1,052 0 333	0 7,911 40,278 0 16,017	0 1,014 26,562 0 10,150	0	0 0 451 0 130	0 8,484 52,480 0 20,186	0 20 1,088 0 384	0 7,927 40,233 0 16,546	0 1,029 26,461 0 10,465	0	0 0 443 0 138
Consolidated data	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S Retail - Qualifying Revolving	59,162 48,259 1,071 47,189	1,134 870 32 839	56,648 47,840 1,025 46,814	13,177 10,197 413 9,784	1,543 1,209 75 1,134	164 79 3 76	58,649 48,472 1,042 47,430	1,526 1,228 33 1,195	56,433 48,050 998 47,052	14,295 10,693 540 10,153	1,714 76	201 95 3 92
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	10,902 941 9,961 2,394	264 40 224 0	8,808 888 7,920 2,394	2,979 748 2,231 7,047	334 127 207 0	85 13 72	10,176 924 9,252 2,397	298 40 258 0	8,383 874 7,509 2,397	3,602 1,016 2,586 7,036	348 119	106 13 93
I	Other non credit-obligation assets				1,060						1,029		

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	808	20 1.048	575 38.234	52 25.265	0	0	785 49.195	20 1.075	551	50 25.240	0	0
	Corporates Corporates - Of Which: Specialised Lending	49,413 0	1,048	38,239	25,265	0	448	49,195	1,075	38,217	25,240	0	441
	Corporates - Of Which: SME	17.535	379	14.787	9.410	0	128	18.020	374	15.267	9.752	0	137
	Retail	58.829	1.127	56,339	13.055	1.538	162	58.315	1,514	56.121	14.152	2.051	199
	Retail - Secured on real estate property	48,030	866	47.613	10,139	1,205	78	48,235	1,220	47.816	10.631	1,704	94
FINI AND	Retail - Secured on real estate property - Of Which: SME	1,070	32	1,025	413	75	3	1,042	33	997	539	76	3
FINLAND	Retail - Secured on real estate property - Of Which: non-Si	46,960	834	46,588	9,727	1,129	75	47,193	1,187	46,818	10,092	1,628	91
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	10,799	261	8,726	2,915	334	84	10,080	295	8,305	3,521	348	104
	Retail - Other Retail - Of Which: SME	931	40 221	885	697 2.219	127 207	13 71	916 9.164	40 255	872	953 2.568	119 229	13
	Retail - Other Retail - Of Which: non-SME Equity	9,868 2.316	221	7,841 2.316	2,219 6,777	207	71	9,164 2,316	255	7,433 2,316	2,568 6.761	229	91
	Other non credit-obligation assets	2,316		2,310	6,777			2,310		2,310	0,701	0	
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks and central governments	0	0	0	0 220	0	0	0 1.640	0	0	0 260	0	0
	Institution		1,544 113	0	1,529 72	50		0	1,640		1,611	25U 47	0	0
	Corporate	Corporates - Of Which: Specialised Lending	113	0	//	90	0	0	114	0	70	4/	0	0
		Corporates - Of Which: SME	26	0	2	2	0	0	28	0	,	1		0
	Retail	corporates of William Solic	24	0	22	7		0	25		24			0
	recui	Retail - Secured on real estate property	17	0	17	ź	0	0	18	0	18	4	0	0
		Retail - Secured on real estate property - Of Which: SME	0	ō	0	ō	ō	ō	0	ō	0	ó	ō	ō
GERMANY		Retail - Secured on real estate property - Of Which: non-Sf	17	0	17	2	0	0	18	0	18	4	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	7	0	5	4	0	0	7	0	5	5	0	0
		Retail - Other Retail - Of Which: SME	1	0	0	4	0	0	1	0	0	4	0	0
		Retail - Other Retail - Of Which: non-SME	6	0	5	0	0	0	6	0	5	0	0	0
	Equity Other non	credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total													

							IRB Ap	proach					
				As of	0/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	779	0	761	63	0	0	834	0	813	65	0	0
	Corporates	1,079	0	609	344	0	1	1,081	0	679	361	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	838 74	0	477	229 22	0	0	854 74	0	545	248 23	0	0
	Retail - Secured on real estate property	44	1	44	11	1	0	45	2	45	10	2	0
		***		44	11	0		45		45	10	1	0
SWEDEN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S	44	0	44	11		0	45		45	10		0
	Retail - Qualifying Revolving	77	0	94	11	0	0	45		45	0		0
	Retail - Other Retail	30	1	27	11	0	0	28	i	26	12	0	o o
l	Retail - Other Retail - Of Which: SME	1	ı î	0	5	0	0	1		0	5	0	0
1	Retail - Other Retail - Of Which: non-SME	29	i	27	6	0	ő	28	ı	26	8	0	o o
	Equity	8	ō	8	31	ō	ō	8	ō	8	31	ō	ō
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR. %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
l	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
l	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
ı	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
ı	Corporates - Of Which: SME		0	0	0			U	0	0	0	0	0
l	Retail	0	0	0	0	0	0	0	0	0	0	0	0
ı	Retail - Secured on real estate property	0			0			0				0	0
Other Countries	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf	0	0					0			0	0	0
	Retail - Secured on real estate property - Ut Which: non-st Retail - Qualifying Revolving	0	0	0	0		0	0	0	0	0	0	0
ı	Retail - Other Retail	0						0	0			0	0
l	Retail - Other Retail - Of Which: SME	0	0		ĭ						l š		0
l	Retail - Other Retail - Of Which: non-SME	0						ů				0	0
l	Equity	0	0	0	0	0	0	n	0	0	0	0	0
l	Other non credit-obligation assets		Ů	Ů		Ů	, i	ŭ	Ů	ŭ		Ů	
l	IR8 Total												

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2020					As of 3	1/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustme and
	(min ELR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisio
	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	212	0	136	124	0	0	232	0	137	126	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0 101	0	0	184	0	0	0		0
	Corporates - Of Which: SME Retail	182	0	114	101	0	0	184	0	109	97	0	0
	Retail - Secured on real estate property	1	0			0	0	1	0		9	0	0
	Retail - Secured on real estate property - Of Which: SME	â	0	i i			0			o o	0		0
LITHUANIA	Retail - Secured on real estate property - Of Which: size Retail - Secured on real estate property - Of Which: non-Si	,	0	,	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	â	0	n n	n n	0	0	n	0	â	0	0	0
	Retail - Other Retail	i	0	0	8	0	0	1	0	ō	9	0	0
	Retail - Other Retail - Of Which: SME	i	ō	ō	8	ō	ō	1	ō	ō	9	ō	ō
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

		ı						IRB Ap	nroach					
					As of	30/09/2020		and ap	prodeir		As of	31/12/2020		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	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
		and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		914 487	0	907 401	46 143	0	0	914 480	0	907 358	46 115	0	0
	Corporates	orporates - Of Which: Specialised Lending	487	0	401	143	0	0	480	0	358	0	0	0
		progrates - Of Which: SME	264	0	250	76	ő	ő	268	ő	257	68	0	ő
	Retail		17	0	15	9	0	0	16	1	15	11	1	0
	R	etail - Secured on real estate property	12	0	11	5	0	0	12	1	12	5	1	0
NORWAY		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NORWAI		Retail - Secured on real estate property - Of Which: non-Si	12	0	11	5	0	0	12	1	12	5	1	0
	R	etail - Qualifying Revolving etail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	,	0				0	7		3			0
		Retail - Other Retail - Of Which: SHE	4	0	3	1	0	0	3	0	3	1	0	0
	Equity	Retail • Other Retail • Of Which, horrship	ō	ő	ő	ô	ő	ő	ő	ő	ő	ô	ő	ő
	Other non cred	it-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of :	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 1.296	0	0 1.263	0 109	0 0		1.264	0	0 1.236	0 110	0	0
	Corporates	1,296	0	1,263	93	0		1,254		72	110	0	0
	Corporates - Of Which: Specialised Lending	1/6	0	82	93	0		166	1	0	89	0	0
	Corporates - Of Which: SME	173	0	81	92	0	0	164	1	72	89	0	0
	Retail	5	ō	4	2	ō	ō	6	ō	5	3	ō	ō
	Retail - Secured on real estate property	3	0	3	0	0		4	0	4	0		0
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-St	3	0	3	0	0	0	4	0	4	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	2	0	0
	Retail - Other Retail - Of Which: SME		0	0	1	0		0	0	0	2		0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0		1	0	1	U	0	0
	Equity Other non credit-obligation assets		0	0			0	0			U	-	0
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions 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	ō	ō	ō	ō	0	ō	0	0	ō	ō	ō	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
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country or Counterpart o	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME		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	ı	ı ö	l ő	ő	ő	ıŏ	ő	0	ő	ō	ő	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central bar Institutions	nks and central governments	0 0	0	0 0	0	0 0	0 0	0	0	0 0	0	0	0
	Corporates		0	0	ő	ő	0	0	ő	0	ő	o o	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
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving		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	o o	l ő	ō	ő	l ő	ő	0	l ő	ō	0	ő
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

		_												
								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		inks and central governments	0	0		0	0	0	0	0	. 0	0	0	0 0
	Institution		0	0	0	0	0		0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	ō	0	0	ō	0	ō	ō	ō	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
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0		0	0	0	0		0
country or counterpart 10		Retail - Secured on real estate property - Ut Which: non-St Retail - Qualifying Revolving	0	0	0	0	0		0	0	0	0	0	0
		Retail - Other Retail	0	0			0	, a	0		0	0		0
		Retail - Other Retail - Of Which: SME	0	0	0	n n	0	o o	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	ō	0	0	ō	ō	0	ō	0	0	ō
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets												

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

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								IRB A	proach					
					As of 3	31/03/2021					As of 3	0/06/2021		
			Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustmen
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provision
	Central bar Institution	iks and central governments	0 8.620	0	0 8.031	0	0	0	0 8,170	0	0 7,578	0 1,078	0	0
	Corporates		52,802	1.045	40.330	28.464	0	420	8,170 54.114	1.118	41.477	1,078 28.951	0	400
	Corporates	Corporates - Of Which: Specialised Lending	0	1,045	90,330	0	0	0	94,114	1,110	0.0	20,751	0	0
		Corporates - Of Which: SME	20.266	384	16,748	10.829	ō	139	20.673	397	16.966	11.025	ō	136
	Retail		60,100	1,583	60,100	14,633	1,492	207	59,978	1,601	59,978	14,177	1,788	211
		Retail - Secured on real estate property	48,599	1,277	48,599	10,769	1,393	102	49,042	1,297	49,042	10,436	1,417	114
Consolidated data		Retail - Secured on real estate property - Of Which: SME	1,018	33	1,018	437	75	3	1,000	33	1,000	406	80	3
CONSONIDATED DATA		Retail - Secured on real estate property - Of Which: non-SP	47,581	1,245	47,581	10,332	1,318	99	48,042	1,265	48,042	10,029	1,337	111
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	11,501	306	11,501	3,864 953	100	105	10,936	304	10,936	3,741	371	98
		Retail - Other Retail - Of Which: SME	941 10.560	39 267	941 10.560	953 2.911	85 15	13	960 9,976	44 260	960 9,976	781 2.960	143 227	12
	Equity	Retail - Other Retail - Of Which: non-SME	2,400	26/	2,400	7,911	15	92	2,423	260	2,423	7.136	227	85
		credit-obligation assets	2,400		2,400	1.014			2,423		2,423	996		
	IRR Total ²	delic-obligation easets				52,204						52,339		

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	726	0	521	51	0	0	760	0	556	60	0	0
	Corporates	49,500	1,029	38,161	26,942	0	416	50,711	1,109	39,281	27,370	0	404
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	18,120	373	15,315	9,916	0	136 205	18,416	393	15,594	10,091	0	135
	Retail	59,760 48,356	1,574 1,271	59,760 48,356	14,397	1,486 1.387		59,651 48.801	1,592 1,290	59,651	14,097	1,780	210
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: Si		1,2/1	48,356 1.018	10,706 436	1,387	101	1.000	1,290	48,801 1.000	10,375 406	1,410	113
FINI AND	Retail - Secured on real estate property - Of Which: no		1.238	47.339	10.270	1.312	98	47.801	1.258	47.801	9,969	1.330	110
	Retail - Qualifying Revolving	47,339	1,238	47,339	10,270	1,312	98	47,801	1,258	47,801	9,969	1,330	110
	Retail - Other Retail	11.403	303	11 403	3.691	99	105	10.850	301	10.850	3,722	370	97
	Retail - Other Retail - Of Which: SMF	934	303	934	800	85	13	958	44	958	780	143	12
	Retail - Other Retail - Of Which: non-SME	10.469	264	10.469	2.891	14	92	9.892	257	9,892	2.942	227	84
	Equity	2,328	0	2.328	6.795	0	0	2,346	0	2 346	6.859	0	0
	Other non credit-obligation assets	2,300	Ů	1,310			, i	2,510		2,540	-,//	Ů	L ů
	IRB Total												

| As of 31/03/2021 | As of 30/04/2021 | As of 30/04

							IRB Ap	proach					
				As of 1	31/03/2021					As of 3	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0 0	0	0 67	0	0	0 807	0 0	0	0 62	0	0
	Institutions Corporates	824 1.066	0	811 691	421	0	0	1.068	0	793 696	406	0	1
	Corporates - Of Which: Specialised Lending	0	ō	0	0	0	o o	0	ō	0	0	ō	ō
	Corporates - Of Which: SME	841	0	521	276	0	0	862	0	547	280	0	0
	Retail	77	2	77	36	1	0	76	2	76	19	2	0
	Retail - Secured on real estate property	44	1	44	11	1	0	43	1	43	10	1	0
SWEDEN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWEDEN	Retail - Secured on real estate property - Of Which: non-Si	44	1 0	44	11	1	0	43	1	43	10	1	0
	Retail - Qualifying Revolving Retail - Other Retail	33		33	25	0	0	32		32	0	0	0
	Retail - Other Retail - Of Which: SME	33	0	33	17		0	32	1	32		0	
	Retail - Other Retail - Of Which: non-SME	32	1	32	0	0	0	32	1	32		0	0
	Equity	11	ō	11	40	ő	o o	11	ô	11	40	ő	ő
	Other non credit-obligation assets									- 11			

| As of 31/03/2021 | As of 39/06/2021 | As of 39/06

EBA ANDRE	2021 EU-wide Transparency Exercise Credit Risk - IRB Approach OP Casuskunta												
							IRB Ap	proach					
		Original	Exposure ¹		Risk exposure	e amount	Value adjustments	Original	Exposure ¹		30/06/2021 Risk exposu	re amount	Value
	(min EUR, %) Central banks and central governments	0	Of which: defaulted	Exposure Value ¹	0	Of which: defaulted	and provisions		Of which: defaulted	Exposure Value ¹		Of which: defaulted	Value adjustments and provisions
LITHUANIA	Testhadous Corporates Of Which, Specialised Lending Corporates Of Which, SHE Retail Retail Secured on lestate property Retail - Social on one center property Retail - Social on one center property Retail - Social on one center property - Of Which, SHE Retail - Coultifring Retail - Of Which, SHE Retail - Chee Retail - Of Which, SHE Retail	0 0 225 0 180 1 0 0 0 0 1 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 130 0 103 1 0 0 0 0	0 133 0 104 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 234 0 190 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 137 0 107 1 0 0 0 0 1 1	0 143 0 110 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
		(1) Original ex	posare, unine ex	oscre vaue, is n	eparatio becore caung i	nto account any	IRB Ap		ctors or create re	sk mogation tec	miques (e.g. saustroi	on enecay.	
				As of 3	31/03/2021					As of :	30/06/2021		
	(min ELR. %)	Original	Of which:	Exposure Value ¹	Risk exposure	Of which:	Value adjustments and provisions	Original	Of which:	Exposure Value ¹	Risk exposu	Of which:	Value adjustments and provisions
NORWAY	Control table and control governments Corporates Control Special Control Control Retail Retail Secured or real estate property Retail Secured or real estate property O' Which Sec Retail Secured or real estate property O' Which real Secured Or Retail Secured O' Which Retail Secured O' Which Retail Secured O' Which Sec Retail Secured Retail O' Which Sec Retail Secured Retail O' Which Retail Secured Secured O' Which Retail Secured Secured O' Which Retail Secured	0 906 480 0 264 17 12 0 12 0 5 1 5	0 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 899 387 0 251 17 12 0 12 0 5 1	0 46 151 0 77 24 5 0 5 0 20 18	0 0 0 0 1 1 0 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 903 500 0 272 15 11 0 11 0 4 0 4	0 0 0 0 1 1 0 1 0 0	0 896 409 0 261 15 11 0 11 0 4 0	0 45 163 0 83 5 4 0 1 0	0 0 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0	0
	IR8 Total	(1) Original ex	posure, unlike Ex	posure value, is n	eported before taking i	nto account any	effect due to cres	lit conversion fa	ctors or credit ris	sk mitigation tech	hniques (e.g. substitut	ion effects).	
					31/03/2021		IRB Ap	proach			30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and
FRANCE	(Ma ELA, No.) Textification Corporates Control generation of the Corporates Corporates Controls (March 1994) Retail Retail Secured on or electric property Bids - Secured on or electric property Bids - Secured on or electric property Bids - Controls (March 1994) Bids -	0 1,321 165 0 163 5 4 0 0 2 0 1 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1,300 76 0 75 5 4 0 2 0	0 117 90 0 89 8 1 1 0 1 0 8 7 0 0	Of which: defaulted	adjustments and provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1,203 164 0 163 6 4 0 2 0 2 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 ctors or credit ris	0 1,183 72 0 72 6 4 0 2 0 2	0 125 88 0 88 1 1 1 0 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	and provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
							IRB Ap	proach					
		Original	Exposure ¹		Risk exposure	e amount	Value adjustments	Original	Exposure ¹		30/06/2021 Risk exposu	re amount	Value adjustments
Country of Counterpart 8	Control lainks and control approximates Composition Com	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of whiche defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposure Value 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which: defaulted	and provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which: defaulted	Exposure Value 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which: defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	and provisions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	<u> </u>	(1) Original ex	posure, unlike Ex	posure value, is n	eported before taking i	nto account any	effect due to cres	lit conversion fa	ctors or credit ris	sk mitigation tech	hniques (e.g. substitut	ion effects).	

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposu	e amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value:		Of which: defaulted	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 Corporates - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0
	Retail	0			0	0	0		0	0		0	0
	Retail - Secured on real estate property	0		0	0	0	0			0		0	0
	Retail - Secured on real estate property - Of Which: SME	o o	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-Sh	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Qualifying Revolving	0	0	0	0	0	0	0		0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0		0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

		1						IRB Ap	proach					
		i			As of	31/03/2021					As of	30/06/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba Institutio Corporate		0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Poecan	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non-St Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other nor IRB Total	credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0

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



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce 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	of which: Financial assets designated at fair value	of which: Financial assets at	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	Nouvillal amount	Can ying amount	Nouvilla amount			
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0 41	0 41	0	0	0 41	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [0 128	0 128	0	0	0 128	0	0	0	0	0	0	0	
[10Y - more Total		169	169	0 0	0 0	169	0 0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y 1Y - 2Y		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Belgium	0 110 134	0 110 134	0	0	0 110 134	0	0	0	0	0	0	0	
[10Y - more		244	0 244	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [13Y - 5Y [15Y - 10Y [Bulgaria													
[10Y - more	-													
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [13Y - 5Y	Cyprus													
	<u> </u>													
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Czech Republic													
[5Y - 10Y [[10Y - more	1													
Total 「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Denmark	0 0 14	0 0 14	0	0	0 0 14	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more	1	16 0	16 0	0	0	16 0	0	0	0	0	0	ŏ	0	
Total [0 - 3M [[3M - 1Y [<u> </u>	1 5	1 5	0	0	0	1 5	0	0	0	0	12 50 100	0	0
1Y - 2Y 2Y - 3Y	Estonia	0 18	0 18	0	0	0	0 18	0	0	0	0	100	0	
[3Y - 5Y [5Y - 10Y 10Y - more		13 34 0	13 34 0	0	0 0 0	0	13 34 0	0	0	0	0	0 3	0	
Total		72	71	0	0	0	71	0	0	0	0	168	0	0



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	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	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland	199 12 45 83 304 1,298 352 2,294	199 12 45 83 304 1,298 352 2,293	0 0 0 0 0 7 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 0 0 10 120 489 0	194 12 45 73 183 802 352 1,662	0 3 24 5 11 138 702	44 143 506 122 199 1,558 3,713	0 0 1 13 56 55	0 0 22 18 105 664 583 1,393	628 4 151 3 10 76 425	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	330
To - 3M	France	427	2(2)	,			2,002	502	5,255		1,333	2/230	Ţ.	330
[0 - 3M [Germany	0 50 202 321 552 955 0	0 50 202 321 552 955 0	0 0 0 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 50 202 321 551 954 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	17
[0 - 3M [Croatia													
[0 - 3M [Greece													
13Y - more	Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy													
10 - 3M	Latvia	0 0 0 0 7 0 0	0 0 0 0 7 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 7	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	neet exposures	
								Derivatives with pos	sitive 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 1 1 1 1 1 1 1 1 1	Lithuania	0 1 0 26 16 0 0	0 1 0 26 16 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 1 0 26 16 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total	Luxembourg	0 0 103 297 207	0 0 0 103 297 207 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 103 297 207 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0
[0 - 3M [Maita													
[0 - 3M 1 1 1 1 1 1 1 1 1	Netherlands	0 0 20 132 191 442 0	0 0 20 132 191 442 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 20 132 191 442 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Poland							-						
13Y - 10Y 110Y - more	Portugal	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Romania													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Slovakia													
Total	Slovenia													



General governments exposures by country of the counterparty

Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets their of trading of which: Financial assets at designated of fair value through profit or loss 10 - 3NT 12 - 3NT 12 - 3NT 13 - 3N							OP Osuuskunta							
Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets which for trading Financial assets at fair value Financial assets Financial as)								
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets held for trading of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial assets of which: Financial assets at fair value through profit or loss Total carrying amount of non-derivative financial assets of which: Financial assets at fair value through profit or loss Total carrying amount of non-derivative financial assets of which: Financial assets at fair value through profit or loss Total carrying amount of non-derivative financial assets at fair value through other comprehensive income Total carrying amount of non-derivative financial assets at fair value Total carrying amount of non-derivative financial assets at fair value Total carrying amount of non-derivative financial assets at fair value Total carrying amount of non-derivative financial assets at fair value Total carrying amount of non-derivative financial assets at fair value Total carrying amount of non-derivative financial assets at fair value Total carrying amount of non-derivative financial assets at fair value Total carrying amount of non-derivative financial assets at fair value Total carrying amount of non-derivative financial assets at fair value Total carrying amount of non-derivative financial assets at fair value Total carrying amount of non-derivative financial assets at fair value Total carrying amount of non-derivative financial assets at fair value Total carrying amount of non-derivative financial assets at fair value Total carrying amount of non-derivative financial assets at fair value Total carrying amount of non-derivative financial assets at fair value Total carrying amount of non-derivative financial assets at fair value Total carrying amount of non-derivative financial assets at fair value Total carrying amount of non-derivative financial assets at fa							ct exposures	Direc						
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets at fair value through profit or loss fig. 3H: 171 13H: 277 13H: 277 13H: 271 13H: 2	e sheet	Off balan		tives	Deriva				heet	On balance sl			(mln EUR)	
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets fair value through profit or loss of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through other comprehensive income fig. 10 - 3H fig. 13Y - 2YI 1 13Y - 2YI 1 15Y - 3YI 1 15Y - 3YI 15Y - 3Y	et exposures	Off-balance sh												
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets at fair value through profit or loss for which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of whi	Risk weigl		negative fair value	Derivatives with	sitive fair value	Derivatives with pos								
127 - 297	Risk weigh exposure an Provisions	Nominal	Notional amount	Carrying amount	Notional amount	Carrying amount	or which: Financial assets at	fair value through other	designated at fair value	of which: Financial assets	non-derivative financial assets (net of short	Total gross carrying amount of non- derivative financial assets	Country / Region	Residual Maturity
													Spain	[2Y - 3Y [
	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	17 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	Sweden	[0 - 3M [
10 - 34													United Kingdom	[0 - 3M [3M - 1Y [
10 - 3 M													Iceland	[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y
[0 - 3M [1]													Liechtenstein	[0 - 3M [3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y
107 - more													Norway	Total
10-3MT													Australia	[0 - 3M [
10-3H7	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	Canada	[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more
[0 - 3 W	-		Š			,	,	32	,	,	J.	32		[0 - 3M [



General governments exposures by country of the counterparty

							OP Osuuskunta							
							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			-
														Risk weighted
Residual Maturity	Country (Booley	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nonnia	PIOVISIONS	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
1 M C - 3 M I														
[0 - 3M [Japan													
[3Y - 5Y [5Y - 10Y [10Y - more	Japan													
Total 「0 - 3M「														
[0 - 3M [u.s.													
[37 - 57]	U.S.													
f 10Y - more Total f 0 - 3M f	1													
[0 - 3M [3M - 1Y [1Y - 2Y														
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [China													
[10Y - more Total	1													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y														
13Y - 5Y 15Y - 10Y	Switzerland													
[10Y - more Total [0 - 3M [_													
[3M - 1V [
[1Y - 2Y [Other advanced economies non EEA													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]														
[2Y - 3Y [Other Central and eastern Europe countries non EEA													
Total														
[0 - 3M [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Middle East													
	-													
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Latin America and the Caribbean													
[5Y - 10Y [[10Y - more														
Total														



General governments exposures by country of the counterparty

OP Osuuskunta

							OF OSUUSKUITA							
							As of 31/12/2020							
						Direc	t exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet 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 [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Africa													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others													

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

OP Osmiskunt

							OP Osuuskunta							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance el	neet exposures	
												OII-balance si	ieet exposui es	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
						comprehensive meanic								
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3M-1Y[[1Y-2Y[0	0 40	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [120	120	0	0	120	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [161 0	161 0	0 0	0 0	161 0	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [5Y - 10Y [Belgium	146 106	146 106	0	0	146 106	0	0	0	0	0	0	0	
[10Y - more Total		270 522	270 522	0 0	0	270 522	0 0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [Bulgaria													
[5Y - 10Y [10Y - more Total														
「0-3M「 「3M-1Y「 「1Y-2Y「														
[2Y - 3Y [Cyprus													
	1													
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Czech Republic													
[5Y - 10Y [[10Y - more														
Total 0 - 3M 3M - 1Y		0 0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Denmark	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more Total		13 51 0	13 51 0	0	0	13 51 0	0 0 0	0 0	0 0	0 0 0	0 0	0 0 0	0	
[0 - 3M [65 5	65 5 0	0	0	65 0	0 5 0	0	0	0	0	12	0	0
3M - 1Y 1Y - 2Y 2Y - 3Y	Estonia	8 12	8 12	0	0	0	8 12	0	0	0 0	0	100 0 4	0	
[3Y - 5Y [5Y - 10Y	Estonia	9 33	9 33	0	0	0	9 33 0	0	0	0	0	0	0	
Total	İ	66	66	0	0	0	66	0	0	0	0	119	0	0



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
			Total carrying amount of											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	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland	155 12 42 55 322 1,151 345 2,082	155 12 42 55 322 1,151 345 2,082	8 0 0 0 0 0 0	0 0 0 0 0	0 0 0 10 120 478 0	147 12 42 45 203 673 344 1,466	4 4 28 3 44 103 543 728	140 133 463 98 502 1.256 3,539 6,132	0 0 1 0 2 12 14 29	0 266 123 178 353 784 939 2,642	663 151 3 0 10 32 518 1,376	0 0 0 0 0	247
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y] [5Y - 10Y	France													
[0 - 3M [Germany	0 176 393 51 632 795 0	0 176 393 51 632 795 0	0 0 0 0 0	0 0 0 0	0 176 393 51 632 795 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	17
[0 - 3M	Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Ireland													
[0 - 3M [Italy													
[0 - 3M [13M - 1Y [13Y - 2Y [12Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [10Y - more Total	Latvia	0 0 0 0 7 7	0 0 0 7 7 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 7 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sh	heet				Deriva	tives		Off balar	nce sheet	
	(iiii Zei y							Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
Residual Platuinty	Country / Region	Total gross carrying amount of non- derivative financial assets	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	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Lithuania	0 0 24 15 0 0 0	0 0 24 15 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 24 15 0 0 0	0 0 0 0 0	0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[0 - 3M	Luxembourg	0 0 57 107 343 39 119	0 0 57 107 343 39 119 664	0 0 0 0 0	0 0 0 0 0	0 0 57 107 343 39 119 664	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[0 - 3M [Maita													
[0 - 3M [Netherlands	0 20 81 94 187 393 0	0 20 81 94 187 393 0	0 0 0 0 0	0 0 0 0 0	0 20 81 94 187 393 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0
[0 - 3M [13M - 17 1 1 1 1 1 1 1 1 1	Poland													
[0 - 3M [Portugal	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet 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	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Spain													
[3M - 1Y [11Y - 2Y [12Y - 3Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [11Y - more] Total	Sweden	1 0 0 0 52 0 0 0 53	1 0 0 0 52 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 52 0 0	1 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	17 0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [3M - 1Y	United Kingdom													
Total [0 - 3M f [3 M - 1Y f [1 Y - 2Y f [2 Y - 3Y f [3 Y - 5 Y f [5 Y - 10 Y f [10 Y - more Total	Iceland													
[0 - 3M [Liechtenstein													
110Y - more	Norway													
[0 - 3M [Australia													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Canada	0 0 0 0 31 0 0	0 0 0 0 31 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 31 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
10 - 3M 13M - 1Y 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Hong Kong		32	·		3.	,	Ţ		,				



General governments exposures by country of the counterparty

							As of 30/06/2021							
						Direc	et exposures							
	(mln EUR)			On balance s	heet	Bile	et exposures		Deriva	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with pos	iitive 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	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
130' - more	Other Central and eastern Europe countries non EEA													
10 - 3M 13M - 1Y 14M - 1Y 14M - 1Y 12Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Middle East													
Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

OP Osuuskunta

								OF OSUUSKUITA							
								As of 30/06/2021	l.						
							Direc	t exposures							
		(min EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
)											Off-balance sl	heet exposures	
									Derivatives with po	sitive fair value	Derivatives with	negative fair value			
F	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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
	[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [] 10Y - more Total	Others													

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

									OP Ost	uskunta								
					As of 30/09/202	0								As of 31/12/202	0			
		Gro	ss carrying amo	unt			ed impairment, a fair value due to		Collaterals and financial guarantees		Gro	oss carrying amou	int			ed impairment, a fair value due to		Collaterals and financial guarantees
		Of which performing but past due >30	Of w	hich non-perforr	ning¹	On performing exposures ²	On non-perform	ning exposures ³	received on non- performing exposures		Of which performing but past due >30	Of w	hich non-perforn	ning ¹	On performing exposures ²	On non-perform	ning exposures ³	received on non- performing exposures
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	21,339	0	0	0	0	0	0	0	0	21,829	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	13,631	0	0	0	0	2	0	0	0	13,674	0	0	0	0	2	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	4,647	0	0	0	0	1	0	0	0	4,628	0	0	0	0	0	0	0	0
Credit institutions	7,559	0	0	0	0	1	0	0	0	7,504	0	0	0	0	0	0	0	0
Other financial corporations	101	0	0	0	0	0	0	0	0	117	0	0	0	0	0	0	0	0
Non-financial corporations	1,324	0	0	0	0	0	0	0	0	1,425	0	0	0	0	2	0	0	0
Loans and advances(including at amortised cost and fair value)	95,143	55	2,434	2,247	2,308	125	515	511	1,470	94,613	52	2,519	2,340	2,349	140	522	517	1,780
Central banks	493	0	0	0	0	O	0	0	0	484	0	0	0	0	0	0	0	0
General governments	1,909	0	0	0	0	1	0	0	0	1,950	0	0	0	0	1	0	0	0
Credit institutions	64	0	0	0	0	0	0	0	0	75	0	0	0	0	0	0	0	0
Other financial corporations	1,195	0	0	0	0	1	0	0	0	1,110	0	0	0	0	1	0	0	1
Non-financial corporations	36,732	16	961	863	894	88	345	342	519	36,195	7	959	886	869	80	350	345	508
of which: small and medium-sized enterprises at amortised cost	17,556	9	629	562	590	43	198	195	384	17,944	7	598	542	551	43	181	180	382
of which: Loans collateralised by commercial immovable property at amortised cost	8,979	0	331	301	314	24	77	76	196	8,809	1	327	306	308	24	80	79	191
Households	54,751	39	1,473	1,384	1,414	35	169	169	950	54,799	45	1,559	1,454	1,480	58	172	171	1,271
of which: Loans collateralised by residential immovable property at amortised cost	43,419	24	950	889	903	8	59	59	643	43,684	26	992	915	931	10	68	67	886
of which: Credit for consumption at amortised cost	5,911	12	225	207	217	22	51	51	129	6,003	16	263	244	256	19	50	49	157
DEBT INSTRUMENTS other than HFT	130,114	55	2,434	2,247	2,308	127	515	511	1,470	130,116	52	2,519	2,340	2,349	143	522	517	1,780

The pre-the definition of non-performing exposures please refer to COMPESSION INPELENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtilet 29

The pre-the definition of non-performing exposures please refer to COMPESSION INPELENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtilet 29

The pre-thing of the collective allowances for incurrence but not reported to losses (instruments at an arrivate coll and changes in fair value of the them 147)

The pre-thing of the pre-thing of the pre-thing of the pre-thing of the pre-thing of the pre-thing of the pre-thing of the pre-thing of them 147)

The pre-thing of the pr



Performing and non-performing exposures OP Osuuskunta

					As of 31/03/2021	ι								As of 30/06/202	1			
		Gr	oss carrying amo	unt			ed impairment, accumulat fair value due to credit ris		Collaterals and financial		Gro	ss carrying amou	int ⁵			ed impairment, a fair value due to ,s		Collaterals and financial guarantees
		Of which performing but past due >30	Of w	hich non-perform	ning¹	On performing	On non-performing expo	osures ³	guarantees received on non- performing		Of which performing but past due >30	Of wh	hich non-perfori	ming ¹	On performing	On non-perform	ning exposures ³	received on non- performing
(min EUR.)		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²	Of whic		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	27,899	0	0	0	0	0	0	0	0	31,330	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	13,527	0	0	0	0	2	0	0	0	13,651	0	0	0	0	2	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	4,760	0	0	0	0	0	0	0	0	4,932	0	0	0	0	0	0	0	0
Credit institutions	7,338	0	0	0	0	0	0	0	0	7,250	0	0	0	0	0	0	0	0
Other financial corporations	147	0	0	0	0	0	0	0	0	151	0	0	0	0	0	C	0	0
Non-financial corporations	1,283	0	0	0	0	2	0	0	0	1,318	0	0	0	0	1	C	0	0
Loans and advances(including at amortised cost and fair value)	94,856	61	2,517	2,355	2,367	147	509	512	1,787	95,804	57	2,585	2,440	2,338	136	523	494	1,859
Central banks	428	0	0	0	0	0	0	0	0	490	0	0	C	0	0	C	0	0
General governments	1,870	0	0	0	0	0	0	0	0	1,729	0	0	C	0	0	C	0	0
Credit institutions	118	0	0	0	0	0	0	0	0	205	0	0	C	0	0	C	0	0
Other financial corporations	1,177	0	0	0	0	0	0	0	0	1,347	0	0	C	0	0	C	0	0
Non-financial corporations	36,189	9	925	864	853	84	334	334	497	36,665	14	978	927	822	64	343	318	8 559
of which: small and medium-sized enterprises at amortised cost	17,900	9	566	520	530	37	164	160	374	17,720	13	624	586	528	31	173	158	8 417
of which: Loans collateralised by commercial immovable property at amortised cost	8,701	3	310	289	286	22	66	65	187	8,741	2	377	358	317	16	79	72	2 284
Households	55,074	52	1,593	1,491	1,514	62	176	178	1,289	55,367	43	1,607	1,513	1,516	72	180	176	6 1,299
of which: Loans collateralised by residential immovable property at amortised cost	43,859	31	1,021	950	963	11	74	74	908	44,285	25	1,047	982	989	20	78	77	965
of which: Credit for consumption at amortised cost	5,995	15	256	235	246	22	48	47	153	6,077	16	259	241	248	39	50	50	152
DEBT INSTRUMENTS other than HFT	136,283	61	2,517	2,355	2,367	149	509	508	1,787	140,784	57	2,585	2,440	2,338	138	523	494	1,859
OFF-BALANCE SHEET EXPOSURES	28,402		208	203	164	5	17	8	82	28,384		210	195	156	5	12	11	93

⁽¹⁾ For the difficition of non-performing exposures please refer to COMMISSION INPERENTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-1 emplate related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (instruments at a mortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)
(3) Institutions report here exported. Institution in the contraction of the contraction in the contrac



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 redit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit 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)	О	0	0	0	0	0	0	0	0	0	0	o
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)	4,369	1,129	158	140	3,788	953	4,503	1,222	168	146	4,145	1,020
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	1	0	0	0	1	0
Non-financial corporations	1,002	307	91	78	842	212	1,138	332	100	84	969	227
of which: small and medium-sized enterprises at amortised cost	829	241	60	51	713		977	256	68	54	855	
Households	3,368		67		2,946	742	3,364	-	68	63	3,175	
DEBT INSTRUMENTS other than HFT	4,369		158		3,788		4,503		168	146		
Loan commitments given	20	16	2	2	17	15	20	16	2	2	17	15
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non-	0						0					
non-performing forborne loans and advances that falled 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

[©]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

OP Osuuskunta

			As of 31/	03/2021					As of 30/			
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with		ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated i accumulated o value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e 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	o	0	0	o	o	o	0	o	o	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)	4,685	1,285	172	153	4,296	1,066	4,884	1,391	176	156	4,479	1,162
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	1	0	0	0	1	0	1	0	0	0	1	0
Non-financial corporations	1,168	351	98	84	987	242	1,175	413	97	86	1,006	304
of which: small and medium-sized enterprises at amortised cost	959	264	65	53	847		952	305	64	55	843	
Households	3,516	933	74	68	3,308	824	3,707	978	79	70	3,472	858
DEBT INSTRUMENTS other than HFT	4,685	1,285	172	153	4,296		4,884	1,391	176	156	4,479	
Loan commitments given	18	15	0	0	17	15	20	17	0	0	19	17
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

(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
OP Osuuskunta

T T			AS 01 3	0/09/2020					As of 3	1/12/2020					AS OF 3:	1/03/2021					AS 01 31	0/06/2021		1
	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated	Gross car	rying amount				Accumulated	Gross can	rying amount				Accumulated
		Of which: non- performi	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which non- performi	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment ²	negative changes in fa value due to credit risk or
(min EUR)			defaulted			non-performing exposures ¹			defaulted			non-performing exposures ¹	1		defaulted			non-performing exposures ¹			defaulted			non-performir exposures ¹
A Agriculture, forestry and fishing	1,646	78	69	1,646	28	0	1,224	77	69	1,224	28	0	1,243	77	69	1,243	29	0	1,288	75	67	1,288	29	0
B Mining and guarrying	137	33	32	137	23	0	142	32	32	142	23	0	111	32	32	111	22	0	104	32	32	104	22	0
C Manufacturing	4.731	222	198	4.713	157	0	4.396	236	217	4.378	159	0	4.411	236	220	4.392	154	0	4.243	249	236	4.225	149	0
D Electricity, gas, steam and air conditioning	3,219	19	19	3,219	9	0	3,252	19	19	3,252	8	0	3,140	19	19	3,140	12	0	3,147	8	8	3,147	1	0
E Water supply	290	1	1	290	1	0	290	1	1	290	0	0	289	1	1	289	0	0	287	1	1	287	0	0
F Construction	2.441	104	86	2.441	40	0	2.114	90	78	2.114	39	0	2.105	85	75	2.105	39	0	2.075	84	78	2.075	26	0
G Wholesale and retail trade	3.604	107	99	3.604	33	0	3.500	104	99	3.500	30	0	3.612	107	102	3.612	35	0	3.742	111	108	3.742	32	0
H Transport and storage	1,402	46	41	1,401	14	0	1,385	42	38	1,385	14	0	1,368	39	34	1,367	11	0	1,390	37	33	1,390	12	0
Accommodation and food service activities	316	26	21	316	5	0	325	34	28	325	6	0	326	35	30	326	6	0	320	40	37	320	5	0
Information and communication	686	16	10	686	3	0	811	12	7	811	3	0	780	12	12	780	3	0	995	9	8	995	2	0
K Financial and insurance activities	1,438	3	3	1,438	4	0	1,614	4	3	1,614	3	0	1,617	6	6	1,617	3	0	1,795	4	3	1,794	3	0
L Real estate activities	13,886	185	171	13,885	53	0	13,988	189	179	13,988	57	0	14,090	158	150	14,090	37	0	14,102	204	195	14,102	48	0
M Professional, scientific and technical activities	1,519	44	42	1,518	22	0	1,660	49	48	1,660	24	0	1,614	52	51	1,613	27	0	1,624	52	51	1,624	28	0
N Administrative and support service activities	781	10	8	781	6	0	885	14	13	885	4	0	881	14	12	881	4	0	849	18	16	849	5	0
D Public administration and defence, compulsory social security	34	0	0	34	0	0	31	0	0	31	0	0	31	0	0	31	0	0	31	0	0	31	0	0
P Education	35	1	1	35	0	0	31	1	1	31	0	0	30	1	1	30	0	0	33	1	1	33	0	0
Q Human health services and social work	329	41	41	329	29	0	313	34	34	313	21	0	310	32	32	310	21	0	344	33	33	344	28	0
R Arts, entertainment and recreation	161	24	19	161	9	0	158	18	17	158	8	0	151	17	15	151	8	0	152	18	16	152	9	0
S Other services	77	3	2	77	1	0	74	3	2	74	2	0	80	3	2	80	6	0	143	3	3	143	7	0
nans and advances	36.732	961	863	36 712	433	0	36 195	959	886	36 175	430	0	36 189	925	864	36 169	418	0	36 665	978	927	36.645	407	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.



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines

ı								As of 30	09/2020															As of 31	/12/2020							
						Accordance and Parkers and Accordance in Acc																								k	Maximum amount of the guarantee that can be considered	Gross carrying amount
nin EUR)		Performing	Of which: exposures with forberance measures	Of which: Instruments with significant increase in credit risk since initial secognition but not credit- impained (Stage 2)	Non-perform	Of which:	Of which: Unlikely to pay that are not past-due <= 90 days		Performing		Of which:		Of which:	Of which: Unikely to pay that are not past-due or 90 days	Public guarantee received in the context of the CDVID-19 crisis	ânflows to non- parforming exposures		Performing	Of which: exposums wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposums will forbeasings measures	Of which:		Of which: exposums with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the context of the COVID-19 chiss	Infows to non- performing exposures
	50	50	50		0		0		0	0	0	0		0		0	2	2	2		0		0	0		0	۰	0	0	0	0	0
		0	0	۰	0	0	0	۰	0	0	0	0	۰	0		0	0	۰	0	۰	0	۰	0	0		0	۰	0	0	0	0	0
residential immovable property		0	0		0		0	۰	0	0	0	0		0		0		۰	0		0		0	0		0		0	0	0	0	0
	50	50	50		0		0		0	0	0	0		0		0	2	2	2		0		0	0		0			0	0		0
		0	0	0	0	0	0	0	0	0	0	0	0	0		0	0		0		0	0	0	0		0		0	0	0	0	0
commercial immovable property				0	0	0	0	0	0	0	0	0	0	0		0			0	۰	0	0	0	0	۰	0		0	0	0	0	0

								As of 30	/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	
		Performing			Non-performi				Performing			Non-perform	rg					Performing			Non-performi							Non-perform	ning			
(min EUR)			Of which: exposures wit forbearance measures	Of which: instruments with significant increase in oradit risk sinos initial recognition but not credit- impained (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oradit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbularance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeasings measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit- impaind (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee neceived in the contact of the COVED-19 crisis	
pans and advances with expired EBA-compliant monatoria	16	16	16	0	0		0		0	0	0	0		0		0	60	60	60		0	0	0		۰	0		0		0		۰
of which: Households	0	0	0	0	0	۰	0		0	0	0	0	۰	0	۰	0	0	۰		0	0	0	0		0	0	0	0	0	0		0
of which: Collateralised by residential immovable property		0	0	0	0	۰	0		0	0	0	0		0	۰	0	0		0		0	0	0	0		0	0	0	0	0	0	0
of which: Non-financial corporations	16	16	16	0	0	۰	0	۰	0	0	0	0		0	۰	0	60	8	60		0		۰	0	۰		0	0	0	0	0	
		0	0		0	۰	0		0	0	0	0		0	۰	0	0	۰	0		0	0	0	0	۰	0		0	0	0	0	
of which: Collateralised by commercial immovable property	10	10	10		0		0		0	0	0	0		0		0	17	17	17		0		0	0				0	0	0		

								As of 30)	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial secognition but not credit- impaired (Stage 2)	Non-performi	Of which: exposures with forbsarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: soposums with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- irrpained (Stage 2)	Non-perform	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposums wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeinance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	100	97	0	17	3	0	3	1	0	0	0	1	۰	1	81	3	84	81	0	23	3		3	1		0		1	0	1	69	1
of which: Households	1	1			0			0	0			0				0	1	1			0			0	۰			0				
of which: Collateralised by residential immovable property		0			0				0			0				0	0				0			0				0				
of which: Non-financial corporations	85	82	0	17	3	۰	3	1	0	0	0	1	۰	1	73	3	83	80	0	23	3		3	1		0	0	1	0	1	68	1
of which: Small and Medium-sized Enterprises	25	22			3			1	0			1				3	29	26			3			1				1				1
of which: Collaboralised by commercial immovable property	37	36			2			1	0			1				2	43	41			2			1	۰			1				1



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02 © Poundunta

ì								As of 31,	(03/2021															As of 30	06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Micomum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures wi forbearance measures	Of which: this fraturents with significal increase in could raik sin initial recognition is not credit- impained (Stage 2)	1	Of which: exposures will forbuirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not cedit- impaired (Stage 2)		ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis			Performing	Of which: exposures will forbearence measures	Of which: the fristruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposums with forbeinince measures.	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in owdit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	ng Of which: sopoiums with forberance measures	Of which: Unitedly to pay that are not paid-due or paid-due <= 90 days	Public guarantee noosed in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria		٥	0		0		0	0	0	0		0		0	0	0	3	3	0		0	0		0		0		0	0		0	
of which: Households	0	0	0	۰	0	0	0	0	0	0	۰	0	0	0	0	0	0	0	0	0	0	0	۰	0	0	0		0	0	0	0	0
of which: Collaboralised by residential immovable property		0	0		0		0	0	0	0	۰	0		0	0	0	0	0	0		0	0		0		0		0	0			
of which: Non-financial corporations		0	0		0		0	0	0	0	۰	0		0	0	0	3	3	0		0	0		0		0		0	0			
of which: Small and Medium-sized Enterprises		0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0		0		0	0	0	0	0	0	
of which: Collateralised by commercial immovable property	۰	0	0	۰	0		٥	0	0	0		0	۰	0	0	0	3	3	0	۰	0	0		0	۰	0		0	0	0	0	

								As of 31,	(03/2021															As of 30	/06/2021							
								,							Maximum amount of the guarantee that can be considered	Gross carrying arrount															Miximum amount of the guarantee that can be considered	Gross carrying amount
					Non-performi				Performing			Non-perform	ing					Performing			Non-performi				Performing			Non-perform	ing			
(min EUR)			Of which: exposures wit forbearance massures	Of which: Instruments with significant increase in could rink since initial recognition but not could- impaired (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance missiones	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbsarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeasings missiones	Of which: Instruments with significant increase in credit raik since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due < = 90 days	Public guarantee received in the content of the COVID-19 chain	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	55	55	55		0		0	0	0	0	۰	0	۰	0	0	0	45	40	0		0	0	۰	0	۰	0	۰	0	0		0	•
of which: Households		0	0		0	0	0	0	0	0		0	0	0	0	0	0	۰	0	0	0	0		0	0	٥	۰	0	0		0	۰
of which: Collaboralised by residential immovable property		0	0		0		۰	0		0		0		0	0	0	0	۰	0		0	0	۰	۰	۰	۰		0	٥		0	۰
of which: Non-financial corporations	54	54	54		0		۰	0		0		0		0	0	0	45	40	0		0	0	۰	۰	۰	۰		0	٥		0	۰
		0	0		0	0	۰	0	٥	0	۰	0		0	0	0	0	۰	0		0	0	۰	0	۰	0	۰	0	0		0	۰
of which: Collaboralised by commercial immovable property	16	16	16		0			0	0	0				0	0	0	13	13	0		0	0		0		0		0	0			۰

Ī	As of 31/03/2021														As of 30/06/2021																	
								Accumulated implement, accumulated regulate changes in file value due to credit risk								Gross carrying amount							Accumulated impairment, accumulated negative change						Maximum amount of the guarantee that can be considered	Gross carrying amount		
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in coedit risk since intelligent in recognition but not credit- impained (Stage 2)	Non-perform	ng Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposums with forbeirance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposumes will forbeasings measures	Of which:		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures v forbearance measures	Of which: instruments	Non-perform	Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the content of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	140	126	0	15	14	10	14	6	0	0		6	4	6	120	1	578	552	11	60	25	12	25	7	1	0	1	6	4	6	323	7
of which: Mouseholds	1	1			۰			0	0			0				0		7						0				0				0
of which: Collateralised by residential immovable property	1	1			۰			0	0			0				0	3	3						0				0				0
of which: Non-financial corporations	138	124		15	14	10	14	6	0	0		6	4	6	119	1	569	544	11	59	25	12	25	7	1	0	1	6	4	6	318	7
of which: Small and Medium-sized Enterprises	32	28			4			1				1				1	300	295			13			- 1	1			2				5
of which: Collateralised by commercial immovable property	33	30			2			1	0			1				0	194	189			5			1	1			1				1