

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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	12,551	12,569	13,338	13,650	C 01.00 (r0020,c0010)	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	12,551	12,569	13,338	13,650	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	12,551	12,569	13,338	13,650	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	12,551	12,569	13,338	13,650	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	13,959	13,968	14,805	15,139	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13,959	13,968	14,805	15,139	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	70,826	72,327	73,095	72,649	C 02.00 (r0010,c0010)	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	70,826	72,327	73,095	72,649	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.72%	17.38%	18.25%	18.79%	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	17.72%	17.38%	18.25%	18.79%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.72%	17.38%	18.25%	18.79%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.72%	17.38%	18.25%	18.79%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.71%	19.31%	20.25%	20.84%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.71%	19.31%	20.25%	20.84%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	160,581	165,362	146,855	145,459	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	7.82%	7.60%	9.08%	9.38%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	12,551	12,569	13,338	13,650	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	12,551	12,569	13,338	13,650	C 47.00 (r0310,c0010)	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	160,581	165,362	146,855	145,459	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	160,581	165,362	146,855	145,459	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.82%	7.60%	9.08%	9.38%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.82%	7.60%	9.08%	9.38%	[A.2]/[B.2]	



2023 EU-wide Transparency Exercise Capital OP Osuuskunta

							COREP CODE	REGULATION
	А	(min EUR, %) OWN FUNDS	As of 30/09/2022	As of 31/12/2022 13,968	As of 31/03/2023	As of 30/06/2023	C 01.00 ((010.0010)	REGULATION Articles 4(118) and 72 of CRR
		OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying		.,	,	-,	C 01.00 (+0010,c0010)	
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	12,551	12,569	13,338	13,650		Article 50 of CRR
	A.1.1	instruments)	3,501	3,423	3,475	3,498	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	8,251	8,411	8,695	9,033	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-548	-650	-593	-638	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	2,123	2,123	2,123	2,123	C 01.00 (r0200,c0010)	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 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	215	251	226	254	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-329	-343	-306	-313	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-414	-425	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-182	-146	-154	-156	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	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 (r0440,c0010)	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 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 38(1) point (k) (i) and 89 to 91 of DR; Articles 38(1) point (k) (ii), 343(1) point (b), 128 of DR; Articles 38(1) point (k) (ii) and 379(3) of DR; Articles 38(1) point k) (iii) and 379(3) of DR; Articles 38(1) point k) (iv) and 153(8) of DR; Articles 38(1) point k) (iv) and 153(8) of DR; Articles 38(1) point k) (iv) and 153(8) of DR; Articles 38(1) point k) (iv) and 153(4) of DR; A
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	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 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 49(1) point (a) and 49(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 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 43 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-4	-5	-12	-15	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-64	-71	-118	-137	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	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 (r0220,c0010)	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 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,r0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,r0010)	
	A.2.3	Other Additional Ter 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0704,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0746,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	12,551	12,569	13,338	13,650	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,408	1,399	1,467	1,490	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,308	1,308	1,308	1,308	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	77	108	$\begin{array}{c} C01.00\left(e9210,c0010\right)+C01.00\\ (e9220,c0010)+C01.20\left(e9230,c0010\right)+C\\ 01.90\left(e9840,c0010\right)+C01.00\left(e9590,c0010\right)\\ +C01.30\left(e9840,c0010\right)+C01.00\left(e9590,c0010\right)\\ (e9370,c0010)+C01.00\left(e9374,c0010\right)+C\\ 01.00\left(e9376,c0010\right)+C01.00\left(e9374,c0010\right)+C\\ 01.00\left(e9376,c0010\right)+C01.00\left(e9374,c0010\right)+C\\ \end{array}$	
	A.4.3	Tier 2 transitional adjustments	100	91	83	74	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	70,826	72,327	73,095	72,649	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.72%	17.38%	18.25%	18.79%	CA3 (1)	*
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.72%	17.38%	18.25%	18.79%	CA3 (3)	•
CFT1 Canital	C.3	TOTAL CAPITAL RATIO (transitional period)	19.71%	19.31%	20.25%	20.84%	CA3 (5) [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-	•
CET1 Capital Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	12,551	12,569	13,338	13,650	A.4.3.0).0)]	•
Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.72%	17.38%	18.25%	18.79%	[D.1]/[B-B.1]	*
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	

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



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	59,302	59,848	64,561	64,123	C 02.00 (r0040, c0010) -(C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0226, s001) + C 08.01 (r0040, c0226, s001) + C 08.01 (r0040, c0226, s002) + C 08.0
Of which the standardised approach	7,635	8,273	64,561	64,123	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	29,330	29,612	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	12,350	12,001	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	8,964	8,944	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	535	589	670	725	C 07.00 (10090, c0220, s001) + C 07.00 (10110, c0220, s001) + C 07.00 (10130, c0220, s001) + C 08.01 (10040, c0226, s002) + C 08.01 (10050, c0226, s002) + C 08.01 (10040, c0226, s002) + C 08.01 (10050, c0226, s002) + C 08.01 (100500, c0226, s002) + C 08.01 (100500, c0226, s002) + C 08.01 (100500, c0226, s002)
Credit valuation adjustment - CVA	171	179	202	211	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	116	111	110	110	C 02.00 (10470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,488	1,070	1,097	1,025	C 02.00 (r0520, c0010)
Of which the standardised approach	1,488	1,070	1,097	1,025	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0\$80, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (6010, d660)*12.54-C 20.00 (6010, d+50)*12.5+MAX(C 24.00(r0010, d090),C 24.00(r0010, d100),C 24.00(r0010, d110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,851	3,851	4,156	4,156	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,851	3,851	4,156	4,156	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	5,362	6,678	2,300	2,300	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	70,826	72,327	73,095	72,649	

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 CVA)' and Securitisations') section.



2023 EU-wide Transparency Exercise P&L OP Osuuskunta

Section of Technology and addressed and ad	(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
1985 1985	Interest income	1,168	1,887	1,072	2,327
Trigonomy 190	Of which debt securities income	51	77	32	70
150 150	Of which loans and advances income	1,080	1,754	954	2,047
Of the first depote agreement and requences 130 200 130 200		20	237	483	1.048
Comment Comm		19	69	201	387
Common in their condition records 0 0 0 0 15 15 15 15 1			243		
128 128					
Sept		128	128	151	154
The control of the co					
The result of the control growths and believes of the first of the result brough profit or too, net in a control growth of the contr	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				6
Sales or C) losses from londys accounting net active company (network) and the company (network)	Gains or (-) losses on financial assets and liabilities held for trading, net	44	49	19	16
1.20 1.20	Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	17	22	5	8
Society of Michigan (Priceros (James C) 1985, Inc. 1074 OPERATIO (Priceros) 1,899 1,263 1	Gains or (-) losses from hedge accounting, net	-24	-31	30	27
1,898 2,590 998 1,852 1,876	Exchange differences [gain or (-) loss], net	0	0	0	0
1,859	Net other operating income /(expenses)	58	58	15	34
Cash contributions to revolution funds and depoid quarantee schemes)	TOTAL OPERATING INCOME, NET	1,889	2,560	998	1,852
Cash contributions for seed after finesh and deposet, guarantee schemes)	(Administrative expenses)	909	1,263	336	701
Depression		70	81	63	61
Notification gains or () bases, inst Notification gains or () bases or () bases, inst Notification gains or () bases, inst Noti		117	153	33	64
Provisions or (-) neversal of provisions (Payment commitments to resolution furths and deposit guarantees schemes)		0	0	0	0
(Pyment commitments to resolution funds and deposed guarantees given)		0	0	0	0
Commitments and quantities given 0 0 0 0 0 0 0 0 0		0	0	0	0
Combine Comb	(Commitments and guarantees given)	0	0	0	0
Of which restructuring 1 0 1 1 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0		0	0	0	0
Increases or (:) decreases of the fund for general banking risks, net): Impairment or (:) reversal of impairment on financial assets not measured at fair value through profit or loss) 70 115 23 99 (Financial assets at air value through other comprehensive income) (Financial assets at amortised cost) 70 115 23 99 Impairment or (:) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) 2 8 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which pending legal issues and tax litigation ¹	0	0	0	0
Impalment or (-) reversal of impalment on financial assets at fair value through profit or loss)	-		-	· ·	0
(Financial assets at fair value through other comprehensive income) (Financial assets at a mortised cost) 70 115 23 59 Timpaliment or (·) reversal of impaliment of investments in subsidiaries, joint ventures and associates and on 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				-	0
(Financial assets at amortised cost) (Impairment or (*) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) 2 8 0 0 0 2 (of which Goodwill) (og which Goodwill) (og which Goodwill) (og which Goodwill) (og which Goodwill) (of which Goodwill on positions of the parent (of which Goodwill on					
Impairment or (*) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) 2 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					
(of which Goodwill) (of which Goodwill Cooling in the Cooling of the Section of the Part of Which Goodwill was the Part of the Part of the Part of Which Goodwill was the Part of the Part of Which Goodwill was the Part of the Part of the Part of Which Goodwill was the Part of the Part of Which Goodwill was the Part of the Part of the Part of Which Goodwill was the Part of the Part of Which Goodwill was the Part of the Part of the Part of Which Goodwill was the Part of the Part of Which Goodwill was the Part of the Part of Which Goodwill was the Part of the Part of Which Goodwill was the Part of the Part of Which Goodwill was the Part of Which Goodwill	(Financial assets at amortised cost)	70	115	23	99
Vegative goodwill recognised in profit or loss 0 0 0 0 0 0 0 0 0	(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)		· ·	•	2
Singer of the profit or (-) loss of investments in subsidiaries, joint ventures and associates 19 10 0 0 1-1 Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(of which Goodwill)	0	-	0	0
Profit or () loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations 70 70 70 70 70 70 70 70 70 7				0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 740 950 543 923 PROFIT OR (-) LOSS FIRE TAX FROM CONTINUING OPERATIONS 622 782 464 769 PROFIT OR (-) LOSS FIRE TAX FROM CONTINUING OPERATIONS 0 0 0 0 0 PROFIT OR (-) LOSS FOR THE YEAR 622 782 464 769 Vi which attribute to coveres of the parent 622 782 464 769	Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	19	10	0	-1
PROFIT OR (·) LOSS AFTER TAX FROM CONTINUING OPERATIONS 622 782 464 769 Profit or (·) LOSS AFTER TAX FROM CONTINUING OPERATIONS 0	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations			0	
Profit or (-) loss after tax from discontinued operations 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS				
Foot Total Co. Typics share a report of Co.	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	622	782	464	769
Of which attributable to owners of the parent. 622 782 464 769	Profit or (-) loss after tax from discontinued operations				ű
	PROFIT OR (-) LOSS FOR THE YEAR				
1) Information available only as of end of the year		622	782	464	769

⁽¹⁾ Information available only as of end of the year
(2) For IFRS compliance banks 'zero' in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	22			As of 31	12/2022			As of 31,	03/2023			As of 30	06/2023		
		Fa	ir value hierard	hy		Fa	ir value hierard	:hy		Fa	ir value hierard	:hy		Fa	ir value hierard	:hy	
ASSETS:	Carrying amount	Level 1			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	29,027				35,651				18,021				17,454				IAS 1.54 (i)
Financial assets held for trading	3,525	45	3,315	165	3,235	38	3,028	169	2,666	68	2,426	172	2,593	99	2,318	175	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	2	0	0	2	1	0	0	1	1	0	0	1	1	0	0	1	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	12,256	9,823	1,759	674	11,798	9,197	1,961	641	11,637	9,727	1,138	772	11,256	9,568	1,024	665	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	99,794				99,220				98,501				98,113				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,388	0	1,369	19	1,276	0	1,238	37	1,224	0	1,167	57	1,369	0	1,274	95	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	4,995				4,756				4,691				4,708				
TOTAL ASSETS	150,987				155,938				136,742				135,494				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".

(mln	EUR)			As of 30/09/20	22					As of 31	/12/2022					As of 31	L/03/2023					As of 30	/06/2023			
		Gross carry	ing amount ⁽²⁾		Accum	nulated impairn	nent ⁽²⁾	Gros	s carrying amo	ınt ⁽²⁾	Accum	ulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accui	mulated impairr	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	nulated impairm	nent (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	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	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	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	References
Financial assets at fair value through other	Debt securities	12,191	68	0	-1	-1	0	11,733	67	0	-1	-1	0	11,568	68	5	-1	-1	-2	11,175	81	3	-1	-1	0	Annex V.Part 1.31, 44(b)
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	162	0	0	0	0	0	163	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	88,120	9,770	2,455	-82	-86	-484	86,682	10,671	2,420	-51	-106	-499	85,701	10,778	2,427	-60	-118	-492	82,349	13,578	2,624	-50	-181	-484	Annex V.Part 1.32, 44(a)

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

⁽⁷⁾ 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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	3,139	2,796	2,280	2,204	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	129,337	134,001	113,845	112,869	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,584	1,662	1,560	1,688	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	46	47	44	53	IAS 37.10; IAS 1.54(I)
Tax liabilities	842	838	881	929	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	2,563	2,979	4,167	3,584	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	137,510	142,324	122,776	121,326	IAS 1.9(b);IG 6
TOTAL EQUITY	13,476	13,614	13,966	14,168	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	150,987	155,938	136,742	135,494	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 liabilities	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		4,723	4,458	3,840	3,890	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
anort positions	Debt securities	0	0	0	1	Annex V.Part 1.31
	Central banks	11,929	11,977	0	0	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	6,942	9,538	8,583	7,660	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	6,626	9,116	8,378	7,287	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	548	336	279	88	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	422	258	188	86	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	4,165	3,353	2,547	2,177	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	3,987	2,772	2,325	1,919	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	17,045	17,356	14,901	14,674	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	16,638	16,878	14,127	13,406	ECB/2013/33 Annex 2.Part 2.9.1
	Households	49,234	48,387	48,012	48,664	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	42,876	42,506	42,784	26,856	Annex V.Part 1.42(f), 44(c)
Debt securities issued		35,551	38,973	37,329	37,210	Annex V.Part 1.37, Part 2.98
Of which: Subordi	nated Debt securities issued	1,399	1,394	1,399	1,368	Annex V.Part 1.37
Other financial liabilities		3,922	4,083	2,195	2,396	Annex V.Part 1.38-41
FOTAL FINANCIAL LIABILITIES		134,060	138,459	117,685	116,760	



2023 EU-wide Transparency Exercise Market Risk

									Oi Osaus	and no											
	SA						(M									IM					
			VaR (Memoran	ndum item)	STRESSED VaR (Memorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CTP				VaR (Memora	andum item)	STRESSED VaR (Memorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE						
(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	LASI	TOTAL RISK EXPOSURE AMOUNT		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	TOTAL RISK EXPOSURE AMOUNT SURE
	As of 30/09/2022	As of 31/12/2022				As of 30	/09/2022									As of 31/1	2/2022				
Traded Debt Instruments	1.473	1.052	0	0	0	0							0	0	0	0					
Of which: General risk	1,153	860	0	0	0	0							0	0	0	0					
Of which: Specific risk Equities	166	60	0	0	0	0							0	0	0	0					
Of which: General risk	0		0	0	0	0							,	0	0	0					
Of which: Specific risk	ŏ	ŏ	ő	ŏ	ő	0							ŏ	o o	ŏ	0					
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0					
Commodities risk	15	19	0	0	0	0							0	0	0	0					
Total	1,488	1,070	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 0	0
	As of 31/03/2023	As of 30/06/2023				As of 31,	/03/2023									As of 30/0	6/2023				
Traded Debt Instruments	1,084	1,009	0	0	0	0							0	0	0	0					
Of which: General risk	820	779	0	0	0	0							0	0	0	0					
Of which: Specific risk	187	154	0	0	0	0							0	0	0	0					
Equities	0	0	0	0	0	0								0	0	0					
Of which: General risk	ŏ	Ŏ	ő	ŏ	ŏ	ő							ő	ŏ	ŏ	ő					
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0					
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0					
Commodities risk	13	16	0	0	0	0		_			•		0	0	0	0	0	0		0 0	
Total	1,097	1,025	. 0	. 0	. 0	0	0	1 0	0	0	U U		. 0	. 0	. 0	0		U	0	0 0	

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 349(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



		Standardised Approach													
		As of 30/09/2022 As of 31/12/2022													
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions						
	(min EUR, %)	31,794	33,506	417		37,074	38,809	469							
	Central governments or central banks Regional governments or local authorities	4.661	4,788	417		4,529	4.713	407							
	Public sector entities	321	120	36		316	121	27							
	Multilateral Development Banks	914	1,090	0		872	1,041	10							
	International Organisations	985	985	ō		976	976	ō							
	Institutions	2,855	2,020	497		3,246	2,252	627							
	Corporates	6,526	4,916	4,770		7,025	5,396	5,244							
	of which: SME	972	801	655		1,022	852	700							
	Retail	4,819	1,644	1,213		4,896	1,684	1,245							
Consolidated data	of which: SME	143	110	63		134	100	57							
consonautea auta	Secured by mortoages on immovable property	337	331	146		360	348	153							
	of which: SME	50	49	16		50	49	16							
	Exposures in default	134	61	/2	s.	136	61	72	36						
	Items associated with particularly high risk	5.490	5.490	549		5,404	5.404	540							
	Claims on institutions and corporates with a ST credit assessment	3,490	5,490	349		5,404	3,404	0							
	Collective investments undertakings (CIU)		0	ō		ō	ō	i o							
	Equity	1	1	1		1	1	1							
	Other exposures	124	124	124		99	99	99							
	Standardised Total ²	58,959	55,077	7,816	134	64,935	60,905	8,476	151						
		(1) Original exposure, unlike Exposure valu	o is apported before taking in	necessary new offices due to once	de consessos factors or coult	isk seltination techniques for a	shelitation officets)								

		(5) Starting from the 2023 exercise, value adjustements and provisions for the consolidated data include: general credit risk adjustments, for the consideracy with the data per country of counterpainty									
					Standardised A	pproach					
			As of 30/09/	2022			As of 31;	12/2022			
	(mb EUR. %)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
FINLAND	Central que en meneta e creata hanta Resisonal convermente e local autorities Public acutor entities Public acutor entities International of main a transition International consistence International Consi	35,966 3,075 0 0 0 2,277 4,200 489 1116 140 0 0 0 0 1217 1217 1217 1217 1217 1217	32,203 3,214 33 0 0 655 1,500 151 1,551 23 33 34 49 50 0 0 449	417 0 8 8 8 10 10 1,468 118 1,159 13 16 59 0 45 5 0 0		36,198 2,927 63 0 0 633 2,872 236 4,787 50 50 60 60 60 61 61 61 61 61 61 61 61 61 61 61 61 61	37,612 3,121 4 0 0 444 2,007 1,601 24 348 49 52 2 0 0 1,401 1,401 24 34 49 52 1,401	469 0 0 10 10 17 1,994 1227 1,197 13 153 16 60 0 44 40 0 0	29		
í	Standardised Total ²				117				136		

		(a) note teach explanation and provisions per Country or Country and Country a									
					Standardised A	proach					
			As of 30/09/	2022			As of 31;	/12/2022			
		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, %)						304				
	Central governments or central banks Regional governments or local authorities Public sector entities	113 1,415 258	309 1,415 87	0 0 17		112 1,418 253	304 1,418 87				
	Multilateral Development Banks International Organisations	0 0 285	0 0 202	0		0 0 328	0 0 245	0			
	Institutions Corporates of which: SME	285 5 5	202	1 1		328 6 6	245 2 2	1 1			
GERMANY	Retail of which: SME Secured by mortgages on immovable property	3	1 0	0		4	0	0			
	of which: SME Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	936 0	936 0	94 0		954 0	954 0	95 0			
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0			
	Other exposures Standardised Total ²		0	0	0				0		

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.									
					Standardised A	pproach					
			As of 30/09	2022			As of 31;	/12/2022			
		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	According to control the major (III). A control the major (III) and the major (IIII) an	0 73 8 0 115 7 7 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	63 63 63 64 64 65 65 66 66 66 66 66 66 66 66 66 66 66	0 0 0 0 17 13 1 1 1 0 0 0 0 0	0	0 72 72 0 0 0 0 0 1444 6 3 3 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 63 0 0 0 112 2 1 1 1 0 0 0 0 0 0 112 2 1 1 0 0 0 0	0 0 0 0 0 0 22 1 1 1 1 0 0 0 0 0 0 0 0 0	0		
	Standardised Total ²								0		

		(a) from technique and protection per Contray or Contraying Students inches for excurrences and including speciments.									
					Standardised A	pproach					
			As of 30/09/	2022			As of 31,	12/2022			
		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	5	5	0		5	5	0			
	Regional governments or local authorities Public sector entities	35 0	34 0	0		33 0	33 0	0			
	Multilateral Development Banks International Organisations	0	0	0		0	0	0			
	Institutions Corporates	0 1,818	1,487	0 1,432		0 1,777	1 1,454				
	of which: SME Retail	343 18	324 17	269 10		329 17	304 15	252 9			
LITHUANIA	of which: SME Secured by mortgages on immovable property	18 0	17	10		17	15 0	9			
	of which: SME Exposures in default	0	0	0	0	0	0		0		
	Items associated with particularly high risk Covered bonds	0	0	0							
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	0	0							
	Other exposures	0	0			ő		ő			
	Standardised Total ²				3				3		

"Obtained excours, untile bosours value, is recorded before taken into account are effect due to credit convenion factors or credit risk initiation techniques (i.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitation exposures but includes general credit risk adjustments.



	Credit Risk - Standardised Approach OP Osuuskunta				Standardised Ay				
			As of 30/09/	2022	Standardised Aj	oproacn	As of 31,	/12/2022	
	(min Filit %).	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
Regio Public Multi Inter Instit Countries Other Countries Secur Countries	and governments or control seals and a control seals of c	0 0 3444 807 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 872 602 0 0 0 0 0 0 0 0	0 0 1,941 602 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.									
					Standardised A	pproach					
			As of 30/09/	2022			As of 31,	/12/2022			
		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		
NORWAY	Control occurrence for control and find, but the desironal concernment or control and retired and and and and and and and and and an	0 0 0 0 0 0 2 2 2 1 1 0 0 0 0 0 0 0 0 0	0 0 0 15 15 1 1 1 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 3 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 46 46 3 3 2 1 1 0 0 0 0 0 0 8 8 3 3 2 2 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 0 0 0 0 0 0 0 0 0 0 0 0	۰		
	Standardised Total			Ů	0				0		

					Standardised Ap	proach			
			As of 30/09/	2022			As of 31,	/12/2022	
	(min BUR. %)	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	Central concentrations or contral taskes Residual concentration and contral central Residual concentration and contral central Residual contral central central Residual central central Residual central Re	38 0 0 207 247 1 1 0 0 0 949 949 0 0 0	\$8 0 0 0 172 25 25 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 55 25 25 0 0 0 0 0 0 0 0	0	37 0 0 0 211 26 1 1 1 0 0 0 0 0 0 0 211 0 0 0 0 0 0 0 0	57 0 0 0 176 25 25 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 70 25 0 0 0	0

Online account, unlike Executer visus, is recorded before taking into account any effect due to credit convenien factors or credit nike mitigation techniques (u.s. substitution effects).
(2) Total visus adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

					Standardisc	d Approach						
			As of 31,	03/2023			As of 30,	06/2023				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
	(min BUR. %) Central governments or central banks	20.987	24,912	544		20.607	24,534	570				
	Regional governments or local authorities	4.195	4,427			4,199	4,390	0				
	Public sector entities	69	42	9		70	45	12				
	Multilateral Development Banks	981	1,141	i i		902	1,059	0				
	International Organisations	854	854	0		610	610	0				
	Institutions	2,875	1,988	605		2,504	1,606	565				
	Corporates	42,907	28,845	27,564		42,493		27,365				
		7,614	5,022	4,018		6,834	4,592	3,691				
	Retail	22,695	13,004	9,231		21,933	12,511	8,888				
Consolidated data		4,495	2,924	1,671		4,253	2,774	1,585				
Corisonaatea aata	Secured by mortgages on immovable property	56,556	56,066	19,771		56,558	56,051	19,768				
		10,742	10,638	3,216		10,674	10,557	3,196				
	Exposures in default	2,814 1.005	1,905	2,123	563	2,788	1,915	2,122 1.326	542			
	Items associated with particularly high risk	1,006	768 5.465	1,152 546		1,130 5.627	884 5.627	1,326				
	Covered bonds Claims on institutions and corporates with a ST credit assessment	5,465	5,465	596		5,627	5,627	563				
	Claims on institutions and corporates with a 51 credit assessment Collective investments undertakings (CIU)	28	21	268		25	10	243				
	Equity	2.418	2,418	2,418		2,420	2,420	2,420				
I	Other empoures	998	998	998		995	995	995				
	Standardised Total ²	164.849	142.854	65.230	770	162.875	141,211	64,847	825			
		104,849 144,855 65,250 770 162,875 141,211 64,847 825 (1) Original surrouss uniform from suffer that to market information from suffer that the surrous uniform from the su										

(1) Object or groups, while Opposer wide, a separated favor basing wise security any effect due to end convenient factors or credit the integration intrinspan (e.g., a shelfation effect).

(2) Object favor of lands are on which the homestermine provided by the Principles of the Association of the Conference of the Association of the Association of the Opposer of the Association of the Assoc

					Standardisc	d Approach			
			As of 31,	/03/2023			As of 30,	06/2023	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments as provisions ²
	Central governments or central banks	19,332	23,111	544		19,074	22,855	570	
	Regional governments or local authorities	2,609	2,851	0		2,668	2,870	0	
	Public sector entities	69	42	9		70	45	12	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	560	396			293	119	12	
	Corporates	35,364	23,163	22,199		34,918	22,880	21,953	
	of which: SME	5,868	3,686	2,948		5,473	3,496	2,791	
	Retail	22,426	12,828	9,121		21,662	12,332	8,777	
FINLAND	of which: SME	4,361	2,800	1,600		4,108	2,642	1,510	
FINDAIND	Secured by mortgages on immovable property	56,268	55,811	19,677		56,221	55,752	19,653	
	of which: SME	10,740	10,637	3,216		10,673	10,556	3,196	
	Exposures in default	2,783	1,888	2,103		2,764	1,898	2,101	
	Items associated with particularly high risk	998	761	1,142		1,122	876	1,313	
	Covered bonds	429	429	43		485	485	49	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	26	19	243		23	18	219	
	Equity	2,336	2,336	2,336		2,335	2,335	2,335	
	Other exposures	998	998	998		995	995	995	7
	Standardised Total ²				733				Г

733
(Original exposure, unlike Exposure value, in reported before taking into account any effect due to oredit covereion factors or credit nik mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitarion exposures but includes general credit nik adjustments.

		(a) The trace apparatus as provinces per control or control or security or security or control or cont									
					Standardisc	d Approach					
			As of 31,	03/2023			As of 30,	06/2023			
		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 BUR. %) Central governments or central banks	251	277			250	277	0			
	Regional governments or local authorities	1,391	1.391	0		1.340	1,340	o o			
	Public sector entities	0	0	ō		0	0	i o			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	293	205	95		323	235	108			
	Corporates	217	191	195		220	191	196			
	of which: SME	0	0	0		0	0	0			
	Retail	12	4	3		10	4	3			
GERMANY	of which: SME	0	0	0		0	0	0			
OLIG WATE	Secured by mortgages on immovable property	18	18	6		18	18	6			
	of which: SME										
	Exposures in default Items associated with particularly high risk	1	1	1			1	1			
	Items associated with particularly high risk Covered bonds	985	985	98		907	907	91			
	Claims on institutions and corporates with a ST credit assessment	0	0	0			0	1 0			
	Collective investments undertakings (CIU)	o o	0	i o		0	0	l o			
	Equity	0	0	0		0	0	0			
	Other expedites	0	0	0		0	0				
	Standardised Total ³				0						

		(2) Total value adjustments a	(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.									
					Standardisc	d Approach						
			As of 31,	/03/2023		As of 30/06/2023						
		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 as provisions ²			
SWEDEN	Good to convenient of control and the STATE, and STATE of the STATE of	6 877 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 78 0 0 20 828 344 15 15 15 15 15 15 15 15 15 15 15 15 15	0 0 0 4 4 4 769 285 285 1 1 1 1 1 2 0 0 1 1 1 0 0 0 0 0 0 0 0 0		\$ 86 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 78 0 0 905 2004 16 16 0 34 0 1 1 0 605 5 0 0 0 200 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 871 170 12 12 10 0 12 0 0 2 0 0 10 0 0 0 0 0 0				
	Standardised Total ²				2							

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitarition exposures but includes general credit risk adjustments.								
					Standardise	ed Approach				
			As of 31,	/03/2023			As of 30	06/2023		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	
LITHUANIA	Comit de instrumenta le comit de comit	2 32 2 32 2 32 2 32 32 32 32 32 32 32 32	2 32 0 0 0 0 1,539 443 33 30 0 0 0 0	0 0 0 0 1.4582 3627 177 170 0 0 0 0 0	۰	5 30 0 0 0 1,906 518 38 38 0 0 0 0 0	. S. 30 0 0 0 0 1,539 465 31 31 30 0 0 0 0	0 0 0 0 0 1,455 381 17 17 0 0 0 0 2 2	0	
	Standardised Total ²	Ů			3					

3 (3 Original exposure, utilitie Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for executivation exposures but includes permand credit risk adjustments.



					Standardisc	d Approach			
			As of 31,	03/2023			As of 30/	06/2023	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
Other Countries	Central generaments or central selection Padde sector cellular Padde sector cellular Padde sector cellular Cell	547 0 0 961 551 0 28 0 0 0 0 0 0 0 0 0 0	\$47 0 0 1,141 55 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		454 0 0 902 307 0 0 0 0 0 0 0 0 0 0 0 0	454 0 0 1,059 307 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	
l	Standardised Total ²	40.00			0				0

		(2) Total value adjustments ar	a provisions per country or co	anterparty excludes those for se	cuntration exposures out inou	ses general credit risk adjustme	no.		
					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		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
NORWAY	Comital intervenentia is control in the ACC. As it is a contro	0 0 0 0 662 46 6 0 72 2 0 1 1 0 0 8 3 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 32 516 539 99 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 6 50 33 32 2 0 19 0 0 1 0 8 8 3 0	۰	0 0 0 0 641 646 6 0 118 1 1 0 0 1 18 0 0 0 0 0 0 0 0 0 0	0 0 0 0 3 13 485 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 6 485 2 2 0 39 0 1 1 0 8 8 8 8 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Other exposures Standardised Total ²				1			0	

		(2) Total Value adjustments an	a provisions per country or col	anterparty excludes those for se	cuntisation exposures out inclu	ses general credit risk adjustme	TO.		
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30/	06/2023	
		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 conversación de control de control con	51 0 0 0 210 2110 2110 3 3 0 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	70 0 0 0 181 189 41 1 1 0 0 0 0 0 0	0 0 0 0 99 95 15 1 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		777 0 0 0 0 231 78 22 0 0 6 0 0 1,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	977 0 0 0 0 186 70 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 92 38 0 1 1 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٠
	Charles Cond Young								2

(1) Original exposure, utilise Exposure value, is reported before taking into account vary effect due to credit convention factors or credit risk integration techniques (e.g., subditation effects).

(2) Total value adjustments and provisions per country of contribuyely excludes those for excuttatation exposures but includes general credit risk adjustments.

OP Osuuskunta

							IRB Ap	proach					
				As of :	30/09/2022					As of :	1/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e 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	0	0	0	0 29.684	0	0	0	0	0	0 29.997	0	0
	Corporates Corporates - Of Which: Specialised Lending	54,612	910	42,902	29,684		369	54,895	926	42,883	29,997	0	361
	Corporates - Of Which: SME	18,651	407	16.084	9.324	o o	146	18.216	447	15,755	9.340	0	158
	Retail	61,124	1.656	61,124	12.350	1.618	225	59,973	1.617	59,973	12.002	1,572	224
	Retail - Secured on real estate property	50,446	1.307	50,446	8.967	1,349	118	50,063	1,274	50.063	8.787	1,312	116
Consolidated data	Retail - Secured on real estate property - Of Which: SMI	897	26	897	307	35	3	876	25	876	293	34	3
Consolidated data	Retail - Secured on real estate property - Of Which: non	\$ 49,549	1,281	49,549	8,660	1,314	116	49,187	1,248	49,187	8,495	1,278	113
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	10,678	349	10,678	3,383	269	107	9,910	343	9,910	3,215	261	108
	Retail - Other Retail - Of Which: SME	888	42	888	733	89	15	909	41	909	733	84	15
	Retail - Other Retail - Of Which: non-SME	9,790	307	9,790	2,650	180	91	9,001	302	9,001	2,481	176	92
	Equity	2,442		2,442	8,964			2,431		2,431	8,944		
	Other non credit-obligation assets IRB Total ²	_			1,023 52.021						1,018 51.960		_

(1) Olypial appears, units Exposer value, a reported before being into account any effect due to credit convenient feature or cost it all entiplates inchrospes (a.g., absolution of the property of the cost of the effective or cost it all entiplates inchrospes (a.g., absolution of the property of the cost of the effective or cost it all entiplates inchrospes (a.g., absolution of the effective of the effective of the effective of the effective or cost it all entiplates in the effective of the efficient exposure or Top 32 counters entired by original exposure or Top 32 counters entired by o

		as or asc quarter											
							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Original Exposure ^s Of which:		Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		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	51,267	909	40,487	27,960	0	359	51,483	925	40,355	28,144	0	349
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	16,993 60,784	406	14,847	8,479 12,280	0	143	16,711 59,605	447	14,514 59.605	8,391	0	153 222
	Retail - Secured on real estate property	50,784	1,642	60,784 50,189	12,280 8.912	1,608	118	49,773	1,603	49,773	11,931 8.729	1,561 1,302	115
		50,189 897	76	90,189	8,912 307	1,340	118	49,773 876	25	49,773 876	8,729 293	1,302	3
FINLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-:		1.272	49,292	307 8.606	1,304	3 115	48.897	1.240	48.897	293 8.436	1.268	113
	Retail - Qualifying Revolving	99,292	1,2/2	99,292	0,000	1,304	0	40,097	1,240	90,007	0,430	1,200	0
	Retail - Other Retail	10.595	343	10.595	3.368	268	105	9.832	338	9.832	3.202	259	106
	Retail - Other Retail - Of Which: SME	887	47	887	732	89	15	908	41	908	732	84	15
	Retail - Other Retail - Of Which: non-SME	9,708	301	9,708	2.636	179	90	8,925	297	8,925	2.469	175	91
	Equity	2,369	0	2,369	8,699	0	0	2.355	0	2,355	8.666	0	0
	Other non credit-obligation assets												
	IRB Total												

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

	Original I		As of	0/09/2022					As of 1	31/12/2022		
	Original								AS OI 3	51/12/2022		
		exposure"	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	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	164	0	144	95	0	0	158	0	141	91	0	0
	0	0	0		0		0	0	0	0	0	0
		0		25	0			0		24	0	0
Retail		1		3	1			1		3	1	0
Retail - Secured on real estate property	21	1	21	3	1		22	1	22	2	0	0
	0	0	0	0	0		0	0	0	0	0	0
	21	1	21	3	1		22	1	22	2	0	0
Retail - Qualifying Revolving	0	0	0	0	0		0	0	0	0	0	0
	6	0	6	1	0		6	0	6	1	0	0
	0	0	0	0	0		0	0	0	0	0	0
	6	0	6	0	0		6	0	6	0	0	0
Equity Other per credit-chilostics secrets	0	0	0	0	0	0	0	0	0	0	0	0
Ri	Corporates of Which Specialised Lenting Corporates of Which Specialised Lenting Corporates of Which Specialised Retail - Socreet on east staffs properly Retail - Socreet on east staffs properly Retail - Socreet on east staffs properly - Of Which SPE Retail - Country Specialised Retail - Country Specialise	Carporters: Of Which Specialisat Learning Carporters: Of Which Specialisate Carporters: Of Which Specialisate Real - Secured on real estate property Real - Secured on real estate property Of Which Special Real - Operating Secured on real estate property - Of Which and 9 all Real - Operating Secured on real estate property - Of Which and 9 all Real - Operating Secured on real estate property - Of Which and 9 all Real - Operating Secured on real estate property - Of Which and 9 all Real - Operating - Operat	Copromes - Of Which Specialised Lending Copromes - Of Which Specialised Lending Redail - Secured on real editate property Redail - Secured on real editate property Redail - Secured on real editate property Of Which 1995 Redail - Countified Redailed property - Of Which 1995 Redail - Countified Redailed property - Of Which 1995 Redail - Other Redail - Other Redail - Of Which 1995 Redail - Other	Copporate - Of Which: 196E 0 0 0 0 0 0 0 0 0	Carporates - Of Which - Special cell entiring 0	Corporates of Which Specialisate Lending 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Corporate - Of Which Special and Landing 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Carporates - Of Which: 1968 and American Companies - Of Which: 1968 and 1968 an	Composition of Which: 1996 20 0 0 0 0 0 0 0 0	Corporates of Which Specialisate Leafing 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Corporate - Of Which Special and Landing 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Corporate - Of Which: 1966 and Application - Of Which: 1966 and - Of Whi

Dicinal exposure, unike Exposure value, is recorted before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		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	, and		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 0
	Institutions Corporates	1.376	0	871	0 547		0	1.451	0	996	702		
	Corporates - Of Which: Specialised Lending	1,376	0	8/1	91/	0	6	1,451	0	996	702	0	5
	Corporates - Of Which: SPECIAISED Centuring	738	0	489	289	0	0	434	0	341	257		1
	Retail	67	2	67	14	1	0	69	2	69	12	1	i i
	Retail - Secured on real estate property	41	1	41	8	i	ō	46	1	46	8	i	ō
CHEDEN	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	41	1	41	8	1	0	46	1	46	8	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	27	1	27	5	0	0	24	1	24	5	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	27	1	27	5	0	0	24	1	24	4	0	0
	Equity Other non credit-obligation assets	18	0	18	65	0	0	18	0	18	65	0	
	Other non credit-obligation assets IRB Total												

(ii) Orisinal emosure, unlike Emosure value, is recorded before taking into account any effect due to credit conversion factors or credit risk militation techniques (e.g., substitution effects).

							IRB Ap	proach					ı
				As of	30/09/2022					As of	31/12/2022		1
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	amount	Value adjustment:
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	57	0	50	54	0	0	47	0	38	35	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	ō	ō	0	ō	0	0	ō	0
	Corporates - Of Which: SME	14	0	14	13	0	0	14	0	14	13	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
LITHUANIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LITTOANIA	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		
	Retail - Other Retail - Of Which: SME		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	ō	0	ō	0	ō	ō	ō	ō	ō	ō	ō	ō
	Other non credit-obligation assets												
	IRB Total												

(5) Orisinal emosure, unlike Emosure value, is reported before takina into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effect)



							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(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
	Institutions Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries	Retail - Secured on real estate property - Of Which: non-Sf	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME		0		U	0	0	0	0		0	0	0
	Retail - Other Retail - Of Which: non-SME		0			0	0	0	0		0		
	Equity Other non credit-obligation assets		U				- 0	0	0			-	_
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
NORWAY	Control banks and control agreements Comparison Compari	0 617 0 393 14 10 0 10 0	0 0 0 0 1 1 0 1 0	0 535 0 356 14 10 0 10 0	0 272 0 181 4 3 0	0 0 0 1 1 0	0 0 0 0 0 0 0 0	0 673 0 440 15 12 0 12	0 0 0 0 1 1 0	0 586 0 415 15 12 0 12 0 3	0 0 348 0 251 4 3 0 3 0	0 0 0 1 1 0	0 0 0 0 0 0 0 0 0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	0 4 0	0 0	4 0	0 1 0	0	0	0 3 0	0 0	0 3 0	0 0	0	0
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e 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	0	0	0	0	0	0	0	0 0	0	0 0	0 0
	Institutions Corporates	46	0	48	88		0	45	0	48	85	0	0
	Corporates - Of Which: Specialised Lending		0	90	00	0	0	0	0	90	0.0	0	0
	Corporates - Of Which: SME	43	0	47	86	ō	ō	41	ō	47	83	ō	ō
	Retail	7	0	7	1	0	0	7	0	7	1	0	
	Retail - Secured on real estate property	5	0	5	1	0	0	6	0	6	1	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SI		0	0	0	0	0	0	0	0	0	0	0
INAINCE	Retail - Secured on real estate property - Of Which: no	n-S/ 5	0	5	1	0	0	6	0	6	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	2	0	2	0	0	0	1	0	1 0	0	0	0
	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	2	0	2	0		0	0	0	0	0	0	0
	Retail - Other Retail - Or Which; non-sme Equity		0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				, ,			-	0	Ů	, i	<u> </u>	-
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	,	0	0	0		0	0			0	0	0
	Corporates - Of Which: Specialised Lending	ő	ő	ő	ő	ŏ	o o	ő	ő	ő	ő	ő	ō
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S		0	0	0	0	0	0	0	0	0		0
	Retail - Qualifying Revolving	ů	0	0	0		0	0			0	0	0
	Retail - Other Retail	ő	ő	ő	ő	ŏ	o	ő	ő	ő	ő	ő	ō
	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	
	Other non credit-obligation assets				0						0		_
	IRB Total ³				eported before taking i								

		as of last quarte	r										
							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		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 banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0			0	0		0
	Retail - Secured on real estate property	0	0		0	0	0	0	0	0	0	0	0
		0			0					0			0
FINLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-		0		0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving				0		0	0	0	0	0		0
	Retail - Other Retail	o o				0	ů	0		0	ů		0
	Retail - Other Retail - Of Which: SME	o o			0	0	ŏ	0	o o	0	0		0
1	Retail - Other Retail - Of Which: non-SME		0	0	0	0	ı ö	ı ő	0	0	0	0	0
	Equity	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2023					As of	30/06/2023		
			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
		anks 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
	Corporate		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
	Retail	Corporates - Or Which: SME	0	0	0	0	0	0	0	0		0	0	0
	Recall	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0		0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	o o	n n	0	0
GERMANY		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0		0	0	0	0	0	0	0
		Retail - Qualifying Revolving	ō	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		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	0	0	0	0	0	0	0	0 0	0	0	0
	Corporates	0	0	0	0		0	0	0	0	0		0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	ő	0	0	0	0	0	0
	Corporates - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail	o	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
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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0		U		0		0	0	U		0
	Equity Other non credit-obligation assets		0	0	- 0		0		0		- 0	0	-
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending	0	0	0000	0 0	0 0 0	0 0	0 0 0	0 0 0	0	0	0 0	0 0
	Corporates - Of which: SHE Retail Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
LITHUANIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SN Retail - Qualifying Revolving	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	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	0	Ö	0	0	0	0	0	0	0	0	0	0
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	•		Of which: defaulted	provisions		Of which: defaulted	· · · ·		Of which: defaulted	provisions
Other Countries	Control banks and central governments authorities Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Retail - Scored on one Lestate properly Retail - Scored on one Lending Lending Retail - Country on one Control properly Retail - Country on one Control properly Retail - Country Retail - Country on one Control properly Retail - Country Retail - Country on one Country one Country Retail - Country Retail - Country One Country Retail - Country Retail - Country Country Retail - Country Retail - Of Which: 100F Retail - Country Retail	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
İ	Other non credit-obligation assets IRB Total												

								IRB Ap	proach					
					As of	31/03/2023					As of	30/06/2023		
			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	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks 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	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
NORWAY		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
HORWAI		Retail - Secured on real estate property - Of Which: non-Sh	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
1		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Equity		0	0	0	0	0	0	0	0	0	0	0	0
1	Other non	credit-obligation assets												

							IRB Ap	proach					
				As of	31/03/2023					As of	80/06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(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 - Of Which: Specialised Lending	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
	Retail - Secured on real estate property	ō	0	ō	0	ō	ō	ō	ō	ō	0	ō	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-Sh	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	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
	Equity	0		0	0		0				0	0	0
	Other non credit-obligation assets		Ů	Ü		Ü	ŭ	- i	, i	Ü		, i	, i
	IRB Total												
	The state of the s	(1) Original ex	oosure, unlike Ex	posure value, is r	eported before taking is	nto account any	effect due to creo	dit conversion for	ectors or credit ri	sk mitigation tech	niques (e.g. substitutio	in effects).	



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 31/12/2022							
						Dire	ct exposures							
-	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	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 [Austria	(((((((((((((((((((0 40 40 0 0 0 0 0 0 0 5 95 0 0	0 0 0 0 0	0	(4) (4) (6) (9) (6)	0 0 0 0 0	((((((0 0 0 0 0	0 0 0 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 [Belgium	(((((((((((((((((((0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	((41 53 431 (5526	0		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 0 0		0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [10Y - more	Bulgaria	0.5	320	·		323	,			·		·		
Total [0 - 3M [Cyprus													
[0 - 3M	Czech Republic													
[0 - 3M [Denmark													
Total	Estonia	2 22	0 0 13 2 2 2 2 9 9 24 4 24 5 3 23 0 0 70 70 70 70 70 70 70 70 70 70 70 70	0 0 0 0 0	0 0 0	(0 13 2 9 24 23 0	(000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	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



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balaı	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
1 ME - 0 1		366 84	366	77	through profit or loss	comprehensive income	250	0	5	1	71	449		0
[0 - 3M [Finland	84 52 126 499 915 3207 2,352	52 126 490 915 320	0	0 0 0 0 0	26 16 278 267 627	320	0 2 2 9 241 123 377	32 114 93 341 1.461 2.450	0 2 8 16 9 46 82	82 81 195 824 584 3.055 4,893	5 1 2 6 6 6 580 1,103		0 0 0 0 0 0 0 0
[0 - 3M [France	37	0 0 0 37 0 0	0 0 0 0 0	0 0 0 0 0	37	0 0 0 0 0	0 0 0 0 0	0 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 [Germany	233 6 99 400 370 677 77.	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	233 (9 400 37(67) (1,783	0	0 0 0 0 0	0 0 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 [Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Latvia	6	0 0 6 0 1 3 3 4	0 0 0 0 0	000000000000000000000000000000000000000	(0 0 6 0 1 3 4	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 2		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 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolion	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M 1 1 1 1 1 1 1 1 1	Lithuania	0 11 12 13 18 18 18	0 1 11 0 3 3 18	0 0 0 0 0	0 0 0 0 0	(0 1 11 0 3 18 0	0 0 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 - 3M [Maita													
[0 - 3M	Netherlands	0 9 9 4 77 7 3 36 1883 0 387	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(45 44 77 36 185 (387	0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	(
[3M - 1Y [Poland													
100 - 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	(
[3M - 1Y [Romania						,	•						
Toy - more	Slovakia													
Total	Slovenia													



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	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	exposure amount
To - 3M	Spain													
0 - 3M	Sweden	0 0 48 0 10	0 0 48 0 16 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 48 16 0 0 63	0 0 0 0 0	000	0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 0 0 0 0	0	0
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	United Kingdom													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Iceland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Liechtenstein													
Total [0 - 3M	Norway													
[0 - 3M [Australia													
TOY - more Total	Canada	0 0 29 0 0	0 0 29 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 0 2 29 0 0 0 29	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	
Total Tota	Hong Kong		13		·	23	·			, and the second	J	J		



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
	(Off-balance sh	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolion	,	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	
[0 - 3M 1 1 1 1 1 1 1 1 1	Japan													
[0 - 3M [u.s.													
[0 - 3M [China													
10 - 3M 13M - 12Y 13M - 12Y 12Y - 2Y 12Y - 3Y 13Y - 5Y	Switzerland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Latin America and the Caribbean													
I Otal	1													



General governments exposures by country of the counterparty

OD Ocuuckunta

							OP Osuuskunta							
							As of 31/12/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolic		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-11] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0 - 3M [Others	244 1111 24 60	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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			

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) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe

(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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Domin

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea,
(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 Osuuskunta							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	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 [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria	() () () () () () () () () ()	0 0	0 0 0 0 0		120 121 122	0	((((((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 [Belgium	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		(1) (1) (1) (1) (1) (1) (1) (1) (1) (1)	0		000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0		
[0 - 3M [Bulgaria		NA.			44.	,			·		·		
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
Total	Estonia	33	7 7 7 7 3 3 3 3 3 9 9 9 9 9 9 9 9 9 9 9	000000000000000000000000000000000000000			77 3 9 2 2 35 8 0		000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	3 0 0 0 0 0		



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 30/06/2023							
						Dire	ct exposures					1		4
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	_
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolion	•	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 [3M - 1Y [11 - 2Y [12 - 3Y [13 - 5Y [15 - 10Y [10Y - more]]	Finland	363 9 9 9 88 155 500 8858 419		0 0 0 0 0 0	000000000000000000000000000000000000000	107 80 17 (28) 273 76 832	18 72 159 225 586 343	0 0 2 4 10 218 93 326	10 12 71 138 223 1.451 1.487 3,393	1 0 2 20 3 10 45	63 33 114 468 460 657 2.991 4,786	4 2 54		0 0 0 0 0 0 0 0 0 0
110Y - more	France	22 22 27	0 0 0 0 0 0 0 0 5 7 7 27	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 0 0 0	0	0 0 0 0 0	0 0 0 0	0 0 0 0		0 0 0 0 0 0 0
To - 3M	Germany	283 100 373 822 (0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	(283 100 375 725 (1,494	0 0 0 0 0 96	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 [11 - 2Y [27 - 3Y [37 - 5Y [5Y - 10Y [10Y - more Total	Croatia													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland													
[0 - 3M [3M - 1Y [1Y - 2Y] [2Y - 3Y [3Y - 5Y [5Y - 10Y	Italy													
To - 3M	Latvia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(0 0 6 0 1 3 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 4 0 2 0 0 6		0 0 0 0 0 0 0



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 30/06/2023							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Derivat	tives		Off balar	ice sheet	
	(min-Eok)				Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Lithuania	0 11 0 0 22 20 0	0 10 0 20 0 0 30	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 10 0 20 0 0	0 0 0 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 - 3M 1 1 1 1 1 1 1 1 1	Malta													
Total	Netherlands	55 41 6 36 105 181 8 417	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	50 41 0 36 109 181 0 417	0	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	Poland													
Total	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	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 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 - 1Y 1 1 1 1 1 1 1 1 1	Romania													
[0 - 3M [Slovakia													
[0 - 3M [3M - 1Y [11 - 2Y [11 - 2Y [12 - 3Y [13 - 5Y [15 - 10Y [10 - more]]]]	Slovenia													



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 30/06/2023							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	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 [Spain													
[0 - 3M [Sweden	0 0 48 0 14 16 0	0 0 48 0 14 16 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 48 0 14 16 0 78	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14 0 0 0 0 0	0	0
[0 - 3M [United Kingdom											-		
To - 3M	Iceland													
[0 - 3M [Liechtenstein													
Total	Norway													
[0 - 3M [Australia													
[0 - 3M [Canada	0 29 0 0 0 0	0 0 29 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 29 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 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 [Hong Kong													



General governments exposures by country of the counterparty

							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet	5.1.0			Derivat	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total counies amount of		Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive 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													
10tal 0 - 3M 1 3M - 1Y 1 3Y - 2Y 1 2Y - 3Y 1 3Y - 5Y 1 3Y - 5Y 1 3M - 1Y 1 3M - 1Y 1 2Y - 3Y 1 3Y - 5Y Switzerland														
[10V - more	Other advanced economies non EEA													
Total [0 - 3M [Other Central and eastern Europe countries non EEA													
Total [0 - 3M [Middle East													
Total Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

OD Ocuuckunta

							OP Osuuskunta							
							As of 30/06/2023	3						
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets 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 - 1 Y [1 Y - 2 Y [2 Y - 3 Y [3Y - 5 Y [5Y - 10 Y [10 Y - more	Africa													
[0 - 3M [Others	66 24	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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		

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 conomic 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. (S) Residual countries not reported separatively in the Transparency exercise.

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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Domin

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea,
- (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. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures

OP Osuuskunta

					As of 30/09/2022									As of 31/12/2022				
		Gross o	arrying amount/ Nomina	al amount		Accumulated important value due to crea	pairment, accumulated n dit risk and provisions ⁶	egative changes in fair	Collaterals and		Gross can	rying amount/ Nomina	al amount			pairment, accumulated neg fit risk and provisions ⁴	pative changes in fair	Collaterals and
		Of which performing but past due > 30 days		Of which non-performing	r	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	e e	On performing exposures ²	On non-performi	ing exposures ²	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 31			and <=90 days		Of which: defaulted	Of which Stage 3 ^s			Of which Stage 3 ⁸	
(min EUR) Cash balances at central banks and other demand deposits	28,84									35,468								
Debt securities (including at amortised cost and fair value)	12,25		1			,				11,801					2			
Central banks				-		-				,		-			-		-	
General governments	4,42	4 0								4.192								
Credit institutions	6,55				0	0				6,429		0				0		
Other financial corporations	16			0	0	0				187		0			0	0	0	
Non-financial corporations	1,11	4 0		0	0	2			0	994	0	0			2	0	0	0
Loans and advances(including at amortised cost and fair value)	100,481	40	2,617	2,510	2,455	165	528	484	1,863	99,922	76	2,573	2,430	2,420	158	543	499	1,844
Central banks	42	6 0			0							0						
General governments	1,52	6 0		0	0	0	0		0	1,702	0	0	0		0	0	0	0
Credit institutions	38	0		0	0	2	0		0	120	0	0	0		2	0	0	0
Other financial corporations	2,74	8 0	27	27	27	2	11		12	3,094	0	29	29	25	2	12	12	14
Non-financial corporations	39,47			924						39,319		850	784	736				SOS
Non-tinancial corporations	39,47	4	8/5	8.54	/54	94	314	2/2	503	39,319	26	850	/84	/31	/5	292	252	505
of which: small and medium-sized enterprises	18,40	9 4	675	676	582	24	225	190	426	19,407		658	642	550	31	201	165	438
						-					-							
of which: Loans collateralised by commercial immovable property	8,85	5 1	338	335	252	13	79	51	251	8,892	2	355	340	269	16	82	54	268
Households	55,92	8 36	1,715	1,649	1,674	66	203	199	1,348	55,687	50	1,693	1,617	1,652	78	239	236	1,326
of which: Loans collateralised by residential immovable property	45,88	0 18	1,115	1,058	1,100	17	82	81	1,030	45,779	25	1,110	1,046	1,095	17	80	80	1,026
of which: Credit for consumption	6,26	14	279	272	269	44	65	65	153	6,275	22	270	263	260	45	65	64	145
DEBT INSTRUMENTS other than HFT	141,59	5 40	2,617	2,510	2,455	167	528	484	1,863	147,191	76	2,573	2,430	2,420	160	543	499	1,844
OFF-BALANCE SHEET EXPOSURES	28,18		219	182	163		26	25	70	28,117		240	199	177		26	26	73
	10,10		I	1	103	ľ	1	-	1 ~	20,227			1	1	ľ	1	20	7

<sup>24 15 16 26 25 78 28,117 240 159 177 6 26 36 77

**</sup>The first planting and contract accounts a column and contract accounts a class and on a contract account a

Performing and non-performing exposures OP Osuuskunta

_								Gi 03i	Juskunta								
					As of 31/03/2023								As of 30/06/2023				
		Gross ca	errying amount/ Nomina	d amount		Accumulated imp	pairment, accumulated negative changes in fa Sit risk and provisions ⁴	Collaterals and		Gross co	arrying amount/ Nominal amoun				airment, accumulated no t risk and provisions ⁶	egative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing		On performing exposures ²	On non-performing exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days	Of whic	h non-performing	•	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3 ⁸	exposures	Of which Stage 3			and <=90 days	Of w	hich: defaulted	Of which Stage 3 ³	exposures		Of which Stage 3 ⁸	
(min EUR) Cash balances at central banks and other demand deposits	17,848		0			0		0 (17,271	0	0	0		0	0	0	
Debt securities (including at amortised cost and fair value)	11,803		5	5	5	2	2	2 6	11,422		3	3	3	2	0	0	
Central banks	0		0	0	0		0	0		0	0	0	0	0	0	0	
General governments	4,179	0	0		0	0	0	0	3,912	0	0	0	o o	0	0	0	0
Credit institutions	6,479	0	0	0	0	0	0	0 0	6,442	0	0	0	0	0	0	0	0
Other financial corporations	192	0	0	0	0	0	0	0 0	208	0	0	0	0	0	0	0	0
Non-financial corporations	953	0	5	5	5	2	2	2 (860	0	3	3	3	2	0	0	0
Loans and advances(including at amortised cost and fair value)	99,057	78	2,717	2,586	2,427	174	543	1,931	98,714	68	2,797	2,687	2,624	231	532	484	2,009
Central banks	547		0	0	0	0	0	0 0	454	0	0	0	0	0	0	0	0
General governments	1,647	0	0	0	0	0	0	0	1,650	0	0	0	0	0	0	0	0
Credit institutions	51	. 0	0	0	0	2	0	0	139	0	0	0	0	2	0	0	0
Other financial corporations	2,764		29	29	29	2	12	12 13	2,626	0	6	6	6	5	6	6	1
Non-financial corporations	38,617	18	920	883	744	88	284	241 53	38,553	14	910	898	789	124	281	239	541
of which: small and medium-sized enterprises	19,228	11	684	666	579	34	201	165 451	18,645	13	685	679	574	25	195	156	460
																	1
of which: Loans collateralised by commercial immovable property	8,808	4	368	352	280	19	83	56 274	8,756	3	336	333	250	50	88	60	247
Households	55,432	60	1,767	1,674	1,653	81	247	238 1,387	55,291	53	1,880	1,782	1,829	99	245	240	1,467
of which: Loans collateralised by residential immovable property	44,325	i 32	1,120	1,050	1,102	17	82	81 1,03	44,121	26	1,206	1,130	1,184	16	91	90	1,109
of which: Credit for consumption	6,234	23	264	254	252	48	66	64 138	6,376	23	280	270	266	53	73	72	143
DEBT INSTRUMENTS other than HFT	128,709	78	2,722	2,591	2,432	176	545	1,931	127,407	68	2,799	2,689	2,627	233	532	484	2,009
OFF-BALANCE SHEET EXPOSURES	28,884		237	210	159	7	23	23 70	28,225		167	159	145	9	29	29	58

The first death and the primary appearance planes and the 3x cities (\$x_1\$) of singular (\$10,000 \$15,000 \$1,000\$ and the primary appearance planes are the 3x cities (\$x_1\$) of singular (\$10,000 \$15,000 \$1,000\$ and the primary appearance planes are the 3x cities (\$x_1\$) of singular (\$10,000 \$15,000 \$1,000\$ and the 3x cities (\$x_1\$) of singular (



Forborne exposures

			As of 30/	09/2022					As of 31/	12/2022		
		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	posures with		ying amount of with forbearance	Accumulated in accumulated ci value due to cr provisions for forbearance m	hanges in fair edit 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 nonperforming exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	4,527	1,431	223	211	4,030	1,131	4,766	1,423	225	211	4,240	1,123
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	8	7	3	3	1	0	8	7	3	3	1	1
Non-financial corporations	1,009	416	131	126	805	273	977	407	132	125	768	267
of which: small and medium-sized enterprises	852	355	108	103	714		834	350	111	105	693	
Households	3,510	1,008	89	82	3,224	857	3,782		91	84	3,470	855
DEBT INSTRUMENTS other than HFT	4,527	1,431	223	211	4,030		4,766	1,423	225	211	4,240	
Loan commitments given	74	62	3	2	34	28	111	76	4	4	36	30
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽a) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- TTS 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 openally recorded with a positive sign.

commitments are generally reported with a positive sign.

The formation 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.



Forborne exposures

OP Osuuskunta

			As of 31/	03/2023					As of 30/	06/2023		
		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 c value due to c 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)	o	0	0	0	o	o	0	o	0	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)	4,893	1,514	234	216	4,356	1,176	5,161	1,633	249	232	4,601	1,280
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	7	7	3	3	1	0	1	0	0	0	1	0
Non-financial corporations	985	437	132	122	782	266	1,030	483	141	132	819	303
of which: small and medium-sized enterprises	818	352	111	103	679		829	378	119	113	682	
Households	3,900	1,070	99	91	3,573	909	4,130	1,150	108	100	3,781	977
DEBT INSTRUMENTS other than HFT	4,893	1,514	234	216	4,356		5,161	1,633	249	232	4,601	
Loan commitments given	98	73	3	3	44	36	71	47	7	7	26	19
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ${}^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- TTS 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 enerally reported with a positive sign.

commitments are generally reported with a positive sign.

(3) The information 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.



2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
OP Osuuskunta

			AS OF 3	0/09/2022					AS OF 3	1/12/2022					AS 01 3	L/03/2023					AS 01 3	0/06/2023		
	Gross carr	ying amount				Accumulated	Gross can	ying amount				Accumulated	Gross can	rying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative
A Agriculture, forestry and fishing	1,376	74	71	1,375	30	0	1,362	74	73	1,362	31	0	1,391	71	69	1,390	30	0	1,380	73	70	1,380	30	0
B Mining and guarrying	123	32	32	123	22	0	181	31	31	181	22	0	145	32	32	145	22	0	134	32	32	134	22	0
C Manufacturing	4.367	191	176	4.367	109	0	4.253	161	135	4.253	76	0	3.791	226	212	3.791	75	0	3.869	227	225	3.869	74	0
D Electricity, gas, steam and air conditioning supply	4,955	7	7	4,955	3	0	4,705	7	7	4,705	4	0	4,567	7	7	4,567	3	0	4,443	7	7	4,443	3	0
E Water supply	306	1	1	306	0	0	313	2	2	313	1	0	310	3	3	310	1	0	302	3	3	302	1	0
F Construction	2.469	88	88	2.469	28	0	2.542	81	80	2.542	34	0	2.471	78	78	2.471	36	0	2.545	78	78	2.545	54	0
G Wholesale and retail trade	4.077	71	53	4.077	37	0	3.985	77	57	3.985	32	0	4.007	63	61	4.007	35	0	3.974	68	65	3.974	30	0
H Transport and storage	1,746	82	81	1,746	32	0	1,714	83	81	1,713	36	0	1,665	83	82	1,664	34	0	1,577	34	32	1,576	13	0
I Accommodation and food service activities	303	29	29	303	6	0	295	30	30	295	7	0	285	31	31	285	7	0	281	27	27	281	7	0
3 Information and communication	1.053	6	6	1.053	3	0	910	7	6	910	4	0	865	12	11	865	4	0	925	13	12	925	6	0
K Financial and insurance activities	1,659	7	7	1,659	4	0	1,479	6	5	1,479	3	0	1,536	9	8	1,536	3	0	1,657	9	8	1,657	4	0
L Real estate activities	14,326	207	207	14,326	61	0	14,881	211	197	14,881	66	0	14,997	224	210	14,997	82	0	14,824	243	242	14,824	108	0
M Professional, scientific and technical activities	1,284	22	22	1,284	11	0	1,257	23	23	1,257	13	0	1,183	22	22	1,183	14	0	1,274	40	40	1,274	18	0
N Administrative and support service activities	751	22	22	751	5	0	782	24	24	782	6	0	800	23	23	800	6	0	802	22	22	802	7	0
O Public administration and defence, compulsory social security	31	0	0	31	0	0	32	0	0	32	0	0	32	0	0	32	0	0	32	0	0	32	0	0
P Education	44	1	1	44	0	0	44	2	1	44	0	0	39	2	2	39	0	0	38	2	2	38	0	0
Q Human health services and social work activities	381	7	7	381	4	0	360	8	8	360	4	0	348	10	10	348	4	0	318	9	9	318	4	0
R Arts, entertainment and recreation	154	22	21	154	12	0	155	22	22	155	12	0	151	23	23	151	13	0	147	24	23	147	14	0
S Other services	69	5	2	69	40	0	68	3	2	68	18	0	35	2	1	35	1	0	31	1	0	31	9	0
Loans and advances	39 472	875	834	39 471	408	0	39 319	850	784	39 318	368	0	38.617	920	883	38.616	371	0	38 553	910	898	38 552	405	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 convertion, information is disclosed with the opposite sign of what is reported according to the FIRMEP framework (template F (8.0.1), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (TU) 2014/94-11. This of supervisor reporting.