

## 2024 EU-wide Transparency Exercise

<b>Bank Name</b>	OP Osuuskunta
<b>LEI Code</b>	7437003B5WFB0IEFY714
<b>Country Code</b>	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.

## 2024 EU-wide Transparency Exercise

### Key Metrics

OP Osuuskunta

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	14,024	14,111	14,358	14,902	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	14,024	14,111	14,358	14,902	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	14,024	14,111	14,358	14,902	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	14,024	14,111	14,358	14,902	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	15,499	15,595	15,816	16,341	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	15,499	15,595	15,816	16,341	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
<b>Risk exposure amounts</b>						
Total risk exposure amount	73,346	73,511	73,112	71,598	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	73,346	73,511	73,112	71,598	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.12%	19.20%	19.64%	20.81%	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	19.12%	19.20%	19.64%	20.81%	(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	19.12%	19.20%	19.64%	20.81%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.12%	19.20%	19.64%	20.81%	(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	21.13%	21.21%	21.63%	22.82%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.13%	21.21%	21.63%	22.82%	(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))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	144,628	148,849	146,105	145,733	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	9.70%	9.48%	9.83%	10.23%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

## 2024 EU-wide Transparency Exercise

### Leverage ratio

OP Osuuskunta

		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	14,024	14,111	14,358	14,902	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	14,024	14,111	14,358	14,902	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	144,628	148,849	146,105	145,733	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	144,628	148,849	146,105	145,733	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.70%	9.48%	9.83%	10.23%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.70%	9.48%	9.83%	10.23%	[A.2]/[B.2]	



2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

OP Osuuskuunta

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	64,798	65,175	63,903	62,366	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, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	64,798	65,175	63,903	62,366	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	0	0	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	0	0	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	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	810	822	841	810	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	199	217	202	206	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)	52	50	43	36	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	998	1,006	1,103	935	C 02.00 (r0520, c0010)
Of which the standardised approach	998	1,006	1,103	935	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	4,156	4,156	4,936	4,936	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	4,156	4,156	4,936	4,936	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	2,334	2,084	2,084	2,309	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	73,346	73,511	73,112	71,598	

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

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

2024 EU-wide Transparency Exercise

P&L  
OP Osuuskunta

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	3,796	5,495	1,622	3,219
Of which debt securities income	114	163	54	112
Of which loans and advances income	3,321	4,698	1,381	2,737
Interest expenses	1,729	2,623	847	1,679
(Of which deposits expenses)	617	905	324	653
(Of which debt securities issued expenses)	506	700	191	376
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	154	154	1	163
Net Fee and commission income	461	596	144	263
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	5	5	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	29	33	10	20
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	14	20	10	14
Gains or (-) losses from hedge accounting, net	19	5	-14	-19
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	39	40	20	47
<b>TOTAL OPERATING INCOME, NET</b>	<b>2,788</b>	<b>3,727</b>	<b>947</b>	<b>2,029</b>
(Administrative expenses)	1,029	1,430	381	787
(Cash contributions to resolution funds and deposit guarantee schemes)	63	76	1	1
(Depreciation)	93	121	23	47
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	0	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	0	0	0
Of which restructuring <sup>1</sup>	0	-1	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	170	269	39	67
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	170	269	39	67
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	6	40	0	2
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	-5	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,426</b>	<b>1,787</b>	<b>502</b>	<b>1,124</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>1,171</b>	<b>1,456</b>	<b>399</b>	<b>929</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>1,171</b>	<b>1,456</b>	<b>399</b>	<b>929</b>
Of which attributable to owners of the parent	1,171	1,456	399	929

<sup>1</sup> Information available only as of end of the year

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

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

OP Osuuskauppa

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	15,550				19,957				16,069				17,907				IAS 1.54 (i)	
Financial assets held for trading	2,940	128	2,808	186	2,492	119	2,388	175	2,329	170	1,777	382	1,956	182	1,489	285	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	1	0	0	1	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)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	11,212	9,600	973	639	11,657	9,170	1,858	629	11,669	10,203	901	565	11,823	10,432	823	569	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	99,074				99,730				100,085				99,318				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,518	0	1,445	73	1,227	0	913	313	1,026	0	872	154	1,021	0	844	177	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 <sup>1</sup>	4,822				4,560				4,760				4,331					
<b>TOTAL ASSETS</b>	<b>135,117</b>				<b>139,624</b>				<b>135,838</b>				<b>136,555</b>				IAS 1.8(a), 10.6	

<sup>1</sup> Portfolios, which are vGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 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	
Financial assets at fair value through other comprehensive income	Debt securities	11,139	73	3	-1	-1	0	11,581	65	3	-1	-1	-1	11,620	48	3	-1	-1	11,774	48	4	-1	-1	-2	Annex V Part 1.31, 44(b)	
	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	Annex V Part 1.32, 44(b)	
Financial assets at amortised cost	Debt securities	260	0	0	0	0	0	630	0	0	0	0	0	1,334	0	0	0	0	1,509	0	0	0	0	0	Annex V Part 1.31, 44(b)	
	Loans and advances	83,839	12,808	2,825	-63	-195	-517	81,251	15,557	2,989	-61	-242	-527	80,998	15,393	3,047	-62	-233	79,902	15,595	2,967	-62	-261	-537	Annex V Part 1.32, 44(b)	

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

<sup>(2)</sup> 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.

## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

OP Osuuskunta

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	3,894	2,966	2,664	2,444	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	2,210	2,176	2,125	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	111,783	115,046	111,432	112,186	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	469	376	296	264	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	51	59	67	63	IAS 37.10; IAS 1.54(l)
Tax liabilities	967	926	877	907	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	3,356	3,075	3,283	2,900	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 <sup>1</sup>	0	0	0	0	Annex V.Part 1.29
<b>TOTAL LIABILITIES</b>	<b>120,520</b>	<b>124,658</b>	<b>120,793</b>	<b>120,889</b>	IAS 1.9(b); IG 6
<b>TOTAL EQUITY</b>	<b>14,597</b>	<b>14,966</b>	<b>15,145</b>	<b>15,666</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>135,117</b>	<b>139,624</b>	<b>135,938</b>	<b>136,555</b>	IAS 1.IG6

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



## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

OP Osuuskunta

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		4,362	3,337	2,954	2,704	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
	Debt securities	2	5	5	4	Annex V.Part 1.31
Deposits	Central banks	0	0	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	7,062	8,432	7,804	8,370	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	6,705	8,008	7,331	7,957	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	162	47	60	404	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	161	47	60	404	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	2,311	2,474	2,592	2,936	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	2,005	2,280	2,138	2,240	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	14,668	15,889	15,201	15,279	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	13,306	14,602	13,912	13,975	ECB/2013/33 Annex 2.Part 2.9.1
	Households	48,678	48,415	48,751	49,720	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	25,907	24,982	24,501	24,741	Annex V.Part 1.42(f), 44(c)
Debt securities issued		36,507	39,159	36,938	35,943	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,387	1,425	1,418	1,415	Annex V.Part 1.37
Other financial liabilities		2,394	2,841	2,260	1,658	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>116,146</b>	<b>120,598</b>	<b>116,567</b>	<b>117,019</b>	

2024 EU-wide Transparency Exercise  
Market Risk  
OP Osuuskuunta

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023									
Traded Debt Instruments	982	990	0	0	0	0						0	0	0	0							0
Of which: General risk	738	751	0	0	0	0						0	0	0	0							0
Of which: Specific risk	168	155	0	0	0	0						0	0	0	0							0
Equities	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	16	17	0	0	0	0						0	0	0	0							0
<b>Total</b>	<b>998</b>	<b>1,006</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024									
Traded Debt Instruments	1,086	914	0	0	0	0						0	0	0	0							0
Of which: General risk	746	711	0	0	0	0						0	0	0	0							0
Of which: Specific risk	235	143	0	0	0	0						0	0	0	0							0
Equities	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	17	21	0	0	0	0						0	0	0	0							0
<b>Total</b>	<b>1,103</b>	<b>935</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Central governments or central banks	18,909	22,901	564		22,775	26,807	474	
Regional governments or local authorities	4,128	4,121	0		4,222	4,261	24	
Public sector entities	72	64	10		73	73	15	
Multilateral Development Banks	927	1,088	0		927	1,088	0	
International Organisations	634	634	0		708	708	0	
Institutions	2,827	3,488	378		3,022	3,738	403	
Corporates	42,185	28,663	27,535		42,683	28,883	27,591	
of which: SME	6,546	4,228	3,425		6,640	4,144	3,277	
Retail	21,151	15,538	8,805		23,307	16,224	10,174	
Secured by mortgages or immovable property	4,252	3,761	3,589		4,134	3,744	3,569	
of which: SME	36,486	30,901	32,751		34,723	31,877	33,684	
of which: SME	39,753	33,977	3,294		34,435	33,212	3,359	
Excess risk in default	2,986	2,011	2,287	501	3,226	2,011	2,200	723
Risks associated with particularly high risk covered bonds	1,546	1,529	1,843		1,391	1,111	1,697	
Claims on institutions and corporates with a ST credit assessment	5,662	5,662	568		6,064	6,064	608	
Closed bonds	14	7	11		0	0	0	
Claims on institutions and corporates with a ST credit assessment	29	38	28		38	28	28	
Collective investments undertakings (CIU)	2,417	2,417	2,417		2,418	2,418	2,418	
Equity	955	955	955		1,151	1,151	977	
Other resources								
Standardised total <sup>2</sup>	118,686	141,180	58,681	801	148,284	148,284	69,297	1,111

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

<sup>2</sup> Standardised Total does not include the securitisation portion unless in the results prior to 2012 sectors.

<sup>3</sup> Only the most relevant categories are disclosed. These have been selected under the following rule: Clusters of counterparties covering up to 5% of total eligible exposures or Top 10 counterparties ranked by original exposure, calculated as of last quarter.

<sup>4</sup> Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Central governments or central banks	17,173	21,101	564		21,751	25,427	474	
Regional governments or local authorities	2,571	2,563	0		2,728	2,769	19	
Public sector entities	76	61	10		73	73	15	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	324	391	32		376	399	39	
Corporates	24,452	21,022	21,420		24,320	21,144	22,111	
of which: SME	3,238	3,292	2,424		3,022	3,289	2,496	
Retail	21,214	17,730	8,782		21,298	17,855	10,615	
Secured by mortgages or immovable property	4,098	3,647	3,512		4,098	3,628	3,502	
of which: SME	36,072	35,029	33,989		34,624	33,621	33,899	
Excess risk in default	30,702	20,704	20,244	501	34,641	20,211	20,309	711
Risks associated with particularly high risk covered bonds	2,962	2,917	3,392		3,092	1,962	2,387	
Claims on institutions and corporates with a ST credit assessment	3,186	3,186	3,186		3,281	3,281	3,281	
Closed bonds	474	474	474		518	518	518	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	21	16	20		14	14	18	
Equity	2,188	2,188	2,188		2,188	2,188	2,188	
Other resources	955	955	955		1,148	1,148	977	
Standardised total <sup>2</sup>	118,686	141,180	58,681	801	148,284	148,284	69,297	1,111

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

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Central governments or central banks	349	271	0		45	350	0	
Regional governments or local authorities	3,261	3,261	0		3,264	3,264	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	268	268	123		268	268	123	
Corporates	221	191	199		217	199	199	
of which: SME	16	0	0		0	0	0	
Retail	16	0	0		16	0	0	
Secured by mortgages or immovable property	0	0	0		0	0	0	
of which: SME	18	18	0		18	18	0	
Excess risk in default	0	0	0	1	0	0	0	
Risks associated with particularly high risk covered bonds	928	928	928		1,018	1,018	1,018	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other resources	0	0	0		0	0	0	
Standardised total <sup>2</sup>	118,686	141,180	58,681	801	148,284	148,284	69,297	1,111

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

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Central governments or central banks	1	1	0		1	1	0	
Regional governments or local authorities	87	78	0		89	80	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	182	151	21		188	159	21	
Corporates	1,469	901	917		1,313	812	812	
of which: SME	66	61	54		61	61	61	
Retail	36	15	11		37	16	12	
Secured by mortgages or immovable property	62	62	62		62	62	62	
of which: SME	33	33	12		36	36	14	
Excess risk in default	0	0	0	1	0	0	0	
Risks associated with particularly high risk covered bonds	806	806	811		1,008	711	1,008	22
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	22	22	22		22	22	22	
Equity	0	0	0		0	0	0	
Other resources	0	0	0		0	0	0	
Standardised total <sup>2</sup>	118,686	141,180	58,681	801	148,284	148,284	69,297	1,111

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

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Central governments or central banks	11	11	0		11	11	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	1,979	1,263	1,484		1,996	1,412	1,207	
Corporates	538	486	398		524	465	389	
of which: SME	67	24	24		67	25	24	
Retail	67	34	20		28	25	14	
Secured by mortgages or immovable property	0	0	0		0	0	0	
of which: SME	0	0	0	0	0	0	0	
Excess risk in default	26	18	21	0	21	15	21	0
Risks associated with particularly high risk covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other resources	0	0	0		0	0	0	
Standardised total <sup>2</sup>	118,686	141,180	58,681	801	148,284	148,284	69,297	1,111

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

<sup>2</sup> Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Other Countries	Central governments or central banks	752	752	0		554	554	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	837	1,093	0		794	895	0	
	International Organisations	227	227	0		262	262	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		248	248	18	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments underwritten (CIS)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised total <sup>3</sup>									

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

<sup>2</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	77	20	0		0	20	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		152	152	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	228	188	0		238	268	82	
	Corporates	77	68	36		102	117	58	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	958	958	98		1,008	1,008	102	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments underwritten (CIS)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised total <sup>3</sup>									

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

<sup>2</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
NORWAY	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	47	20	0		51	38	0	
	Corporates	652	471	476		642	448	448	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	138	81	39		14	14	6	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	856	856	85		839	839	84	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments underwritten (CIS)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised total <sup>3</sup>									

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

<sup>2</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HUIDUR, %)								
Consolidated data	Central governments or central banks	19,022	23,307	474	20,317	24,024	466	
	Regional governments or local authorities	4,602	4,506	19	4,609	4,607	18	
	Public sector entities	73	73	19	70	73	19	
	Multilateral Development Banks	926	1,026	0	906	1,013	0	
	International Organisations	713	713	0	706	706	0	
	Institutions	3,471	3,209	883	3,544	3,216	868	
	Corporates	41,422	27,320	26,222	40,998	26,618	24,986	
	of which: SME	3,387	1,465	2,774	3,373	1,512	3,037	
	Retail	23,164	13,663	9,762	23,666	13,622	9,986	
	of which: SME	4,095	2,380	1,480	3,962	2,397	1,432	
	Secured by mortgages on immovable property	20,964	20,902	18,515	20,322	20,621	18,115	
	of which: SME	11,122	10,993	3,309	12,941	12,793	3,979	
	Exposures in default	1,348	1,213	3,309	1,308	1,217	3,222	851
	Items associated with particular high risk	1,328	1,306	1,608	1,328	1,329	1,709	
	Covered bonds	4,713	4,713	0	4,713	4,713	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	18	18	277	18	18	277		
Equity	2,432	2,432	2,432	2,403	2,403	2,403		
Other exposures	3,392	3,381	393	3,377	3,375	396		
<b>Standardised Total<sup>2</sup></b>	<b>144,224</b>	<b>144,972</b>	<b>64,743</b>	<b>148</b>	<b>145,623</b>	<b>145,423</b>	<b>1,271</b>	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Defaulted Total does not include the securitisation portfolio unless in the results prior to the 2023 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HUIDUR, %)								
FINLAND	Central governments or central banks	17,688	21,622	474	19,330	23,093	466	
	Regional governments or local authorities	2,685	2,072	19	2,682	2,083	19	
	Public sector entities	74	74	19	63	72	15	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	803	465	34	713	461	39	
	Corporates	33,665	21,772	20,773	33,406	21,084	19,808	
	of which: SME	4,374	2,381	2,058	4,478	4,623	3,796	
	Retail	22,494	12,493	8,679	22,402	12,748	8,676	
	of which: SME	3,884	2,477	1,413	3,813	2,391	1,366	
	Secured by mortgages on immovable property	19,724	19,209	18,420	19,383	19,316	18,026	
	of which: SME	13,121	10,961	3,304	12,934	12,766	3,979	
	Secured by mortgages on immovable property	3,239	2,800	2,207	3,249	2,803	2,147	
	of which: SME	1,301	1,081	1,423	1,320	1,121	1,467	809
	Exposures in default	0	0	0	0	0	0	
Items associated with particular high risk	0	0	0	0	0	0		
Covered bonds	969	969	0	966	966	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	16	13	157	16	13	153		
Equity	2,554	2,554	2,554	2,554	2,554	2,554		
Other exposures	1,100	1,100	885	1,103	1,101	885		
<b>Standardised Total<sup>2</sup></b>				<b>1,221</b>			<b>1,336</b>	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HUIDUR, %)								
GERMANY	Central governments or central banks	65	300	0	65	349	0	
	Regional governments or local authorities	2,295	2,295	0	2,447	2,447	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	768	268	978	768	268	113	
	Corporates	713	382	184	702	351	127	
	of which: SME	0	0	0	25	29	21	
	Retail	1,348	4	0	10	4	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	17	17	0	18	18	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	1	1	0	1	1	0	0
	Items associated with particular high risk	0	0	0	0	0	0	
	Covered bonds	1,099	1,099	111	1,091	1,091	116	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>1</b>			<b>1</b>	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HUIDUR, %)								
SWEDEN	Central governments or central banks	0	0	0	0	0	0	
	Regional governments or local authorities	88	79	0	89	80	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	768	268	978	768	268	113	
	Corporates	1,301	799	794	1,349	834	843	
	of which: SME	31	27	27	31	31	4	
	Retail	39	19	11	39	19	11	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	39	38	14	37	37	13	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	85	56	63	83	59	59	21
	Items associated with particular high risk	0	0	0	0	0	0	
	Covered bonds	676	676	0	676	676	66	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>28</b>			<b>22</b>	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(HUIDUR, %)								
LITHUANIA	Central governments or central banks	0	0	0	0	0	0	
	Regional governments or local authorities	29	29	0	29	29	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	1,902	1,571	1,409	1,909	1,611	1,468	
	Corporates	1,902	1,571	1,409	1,909	1,611	1,468	
	of which: SME	511	409	376	523	466	520	
	Retail	31	28	16	48	34	26	
	of which: SME	31	28	16	48	34	26	
	Secured by mortgages on immovable property	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	19	12	38	11	10	14	1
	Items associated with particular high risk	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>4</b>			<b>7</b>	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
<b>Other Countries</b>		0	0	0	0	0	0	0	0
Capital instruments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		777	907	0	0	763	880	0	0
International Organisations		205	205	0	0	205	205	0	0
Institutions		0	0	0	0	0	0	0	0
Corporates		201	0	0	0	201	0	0	0
of which SME		0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0
of which SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property		0	0	0	0	0	0	0	0
of which SME		0	0	0	0	0	0	0	0
Exposures to default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Covered bonds		0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
<b>Standardised Total<sup>(2)</sup></b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
<b>FRANCE</b>		0	0	0	0	0	0	0	0
Capital instruments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		1313	1313	0	0	1313	1313	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		244	265	82	0	244	276	87	0
Corporates		174	172	58	0	165	165	64	0
of which SME		0	0	0	0	0	0	0	0
Retail		0	1	1	0	0	1	1	0
of which SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property		0	0	0	0	0	0	0	0
of which SME		0	0	0	0	0	0	0	0
Exposures to default		0	0	0	0	0	0	0	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Covered bonds		1,127	1,127	0	0	1,160	1,160	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
<b>Standardised Total<sup>(2)</sup></b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
<b>NORWAY</b>		0	0	0	0	0	0	0	0
Capital instruments or central banks		0	0	0	0	0	0	0	0
Regional governments or local authorities		0	0	0	0	0	0	0	0
Public sector entities		0	0	0	0	0	0	0	0
Multilateral Development Banks		0	0	0	0	0	0	0	0
International Organisations		0	0	0	0	0	0	0	0
Institutions		47	33	7	0	62	47	9	0
Corporates		63	45	45	0	62	46	46	0
of which SME		0	0	0	0	0	0	0	0
Retail		0	0	0	0	0	0	0	0
of which SME		0	0	0	0	0	0	0	0
Secured by mortgages on immovable property		13	13	0	0	10	10	4	0
of which SME		1	1	0	0	1	1	1	0
Exposures to default		1	1	1	0	1	1	1	0
Items associated with particularly high risk		0	0	0	0	0	0	0	0
Covered bonds		895	895	90	0	975	975	96	0
Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)		0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0
Other exposures		0	0	0	0	0	0	0	0
<b>Standardised Total<sup>(2)</sup></b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

OP Osuuskunta

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	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	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	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
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets											
IRB Total <sup>2</sup>			0					0			

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

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

OP Osuuskunta

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	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	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	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
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0				0			
IRB Total <sup>2</sup>			0				0				

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

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

OP Osuuskunta

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
		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]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		158	158	0	0	158	0	0	0	0	0	0	0	0	0	0
[ 10Y+ more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>158</b>	<b>158</b>	<b>0</b>	<b>0</b>	<b>158</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		50	50	0	0	50	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		441	441	0	0	441	0	0	0	0	0	0	0	0	0	0
[ 10Y+ more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>491</b>	<b>491</b>	<b>0</b>	<b>0</b>	<b>491</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M]																
[ 3M - 1Y]																
[ 1Y - 2Y]																
[ 2Y - 3Y]																
[ 3Y - 5Y]																
[ 5Y - 10Y]																
[ 10Y+ more]																
<b>Total</b>																
[ 0 - 3M]																
[ 3M - 1Y]																
[ 1Y - 2Y]																
[ 2Y - 3Y]																
[ 3Y - 5Y]																
[ 5Y - 10Y]																
[ 10Y+ more]																
<b>Total</b>																
[ 0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		2	2	0	0	2	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		40	40	0	0	40	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		3	3	0	0	3	0	0	0	0	0	0	0	0	0	0
[ 10Y+ more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>54</b>	<b>54</b>	<b>0</b>	<b>0</b>	<b>54</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>









2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

OP Osuuskunta

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		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 ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		62	62	0	0	0	62	0	0	0	0	0	0	0	0	0	0	0
		42	42	0	0	0	42	0	0	0	0	0	0	0	0	0	0	0
		279	279	0	0	0	279	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		383	383	0	0	0	383	0	0	0	0	0	0	0	0	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 counterparties 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 counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 eGAAP

2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

OP Osuuskunta

As of 30/06/2024

(min EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet exposures							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions						
		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				
[ 0 - 3M]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		155	155	0	0	0	155	0	0	0	0	0	0	0	0	0	0
[ 10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>155</b>	<b>155</b>	<b>0</b>	<b>0</b>	<b>155</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M]	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		50	50	0	0	0	50	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		433	433	0	0	0	433	0	0	0	0	0	0	0	0	0	0
[ 10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>483</b>	<b>483</b>	<b>0</b>	<b>0</b>	<b>483</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
[ 0 - 3M]	Belgium																
[ 3M - 1Y]																	
[ 1Y - 2Y]																	
[ 2Y - 3Y]																	
[ 3Y - 5Y]																	
[ 5Y - 10Y]																	
[ 10Y+ more]																	
<b>Total</b>																	
[ 0 - 3M]	Cyprus																
[ 3M - 1Y]																	
[ 1Y - 2Y]																	
[ 2Y - 3Y]																	
[ 3Y - 5Y]																	
[ 5Y - 10Y]																	
[ 10Y+ more]																	
<b>Total</b>																	
[ 0 - 3M]	Czech Republic																
[ 3M - 1Y]																	
[ 1Y - 2Y]																	
[ 2Y - 3Y]																	
[ 3Y - 5Y]																	
[ 5Y - 10Y]																	
[ 10Y+ more]																	
<b>Total</b>																	
[ 0 - 3M]	Denmark																
[ 3M - 1Y]																	
[ 1Y - 2Y]																	
[ 2Y - 3Y]																	
[ 3Y - 5Y]																	
[ 5Y - 10Y]																	
[ 10Y+ more]																	
<b>Total</b>																	
[ 0 - 3M]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0
[ 3M - 1Y]		8	8	0	0	0	8	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		1	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		1	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		39	39	0	0	0	39	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		5	5	0	0	0	5	0	0	0	0	0	0	0	0	0	0
[ 10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	0	
<b>Total</b>		<b>52</b>	<b>52</b>	<b>0</b>	<b>0</b>	<b>52</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>0</b>	<b>0</b>	











2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

OP Osuuskunta

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		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 ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		62	62	0	0	62	0	0	0	0	0	0	0	0	0	0	0	0
		66	66	0	0	66	0	0	0	0	0	0	0	0	0	0	0	0
		257	257	0	0	257	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		386	386	0	0	386	0	0	0	0	0	0	0	0	0	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 counterparties 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 counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 nGAAP





2024 EU-wide Transparency Exercise

Forborne exposures

OP Osuuskunta

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>1</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on 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		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
(min EUR)												
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)	5,078	1,670	274	255	4,491	1,294	4,985	1,661	269	250	4,387	1,296
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	1	0	1	0	0	0	1	0
Non-financial corporations	1,040	497	153	144	810	306	977	443	144	135	751	276
of which: small and medium-sized enterprises	821	384	122	116	671		779	366	113	107	638	
Households	4,038	1,173	121	111	3,680	988	4,007	1,218	125	115	3,635	1,020
DEBT INSTRUMENTS other than HFT	5,078	1,670	274	255	4,491		4,985	1,661	269	250	4,387	
Loan commitments given	56	44	4	4	24	17	39	29	4	4	12	6
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

<sup>(2)</sup> 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- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(3)</sup> 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.

2024 EU-wide Transparency Exercise

Forborne exposures

OP Osuuskunta

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
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)	5,357	1,867	312	290	4,641	1,421	5,360	1,821	329	296	4,582	1,414
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	16	0	0	0	15	0	13	0	2	0	10	0
Non-financial corporations	1,348	615	181	170	1,038	379	1,503	617	201	180	1,132	416
of which: small and medium-sized enterprises	1,064	476	128	122	907		1,054	439	132	125	894	
Households	3,994	1,252	130	120	3,589	1,042	3,844	1,205	126	116	3,440	998
DEBT INSTRUMENTS other than HFT	5,357	1,867	312	290	4,641		5,360	1,821	329	296	4,582	
Loan commitments given	139	76	11	4	47	26	141	55	10	6	46	28
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>2</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	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- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(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.



**2024 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 OP Osuuskaunta

(mil EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
A Agriculture, forestry and fishing	1,376	71	68	1,375	28	0	1,361	70	69	1,360	30	0	1,368	75	73	1,367	31	0	1,350	73	70	1,350	28	0
B Mining and quarrying	139	32	32	139	22	0	122	6	6	122	3	0	110	6	6	110	3	0	134	5	5	134	3	0
C Manufacturing	3,956	219	215	3,956	79	0	3,949	197	199	3,949	81	0	3,976	363	358	3,976	91	0	3,636	141	137	3,636	82	0
D Electricity, gas, steam and air conditioning supply	4,470	15	0	4,470	5	0	4,477	15	15	4,477	6	0	4,599	12	12	4,599	6	0	4,009	13	13	4,009	6	0
E Water supply	297	3	3	297	1	0	297	1	1	297	1	0	295	3	3	295	1	0	295	4	4	295	1	0
F Construction	2,442	111	110	2,442	73	0	2,345	238	238	2,345	134	0	2,242	232	232	2,242	138	0	2,138	250	248	2,138	142	0
G Wholesale and retail trade	3,993	71	68	3,993	43	0	3,979	88	85	3,979	49	0	3,755	97	94	3,755	52	0	3,732	92	84	3,732	51	0
H Transport and storage	1,988	39	39	1,987	13	0	1,992	32	31	1,992	12	0	1,973	32	32	1,972	11	0	1,869	38	37	1,869	12	0
I Accommodation and food service activities	277	27	27	277	7	0	271	29	29	271	9	0	293	31	31	293	8	0	297	35	35	297	8	0
J Information and communication	1,132	14	14	1,132	7	0	1,174	15	14	1,174	8	0	1,279	16	15	1,279	10	0	1,213	18	18	1,213	10	0
K Financial and insurance activities	1,625	0	0	1,625	14	0	1,603	10	10	1,603	11	0	1,585	11	11	1,585	8	0	1,511	18	18	1,511	8	0
L Real estate activities	14,803	377	374	14,803	137	0	14,803	366	363	14,803	112	0	14,814	373	373	14,804	109	0	15,044	352	352	15,044	110	0
M Professional, scientific and technical activities	1,024	22	22	1,024	15	0	1,087	18	18	1,087	14	0	1,427	25	25	1,427	18	0	1,413	28	28	1,413	14	0
N Administrative and support service activities	815	24	24	815	9	0	793	25	25	793	10	0	754	24	24	754	8	0	846	41	41	846	11	0
O Public administration and defence, compulsory social security	32	0	0	32	0	0	32	0	0	32	0	0	32	0	0	32	0	0	34	0	0	34	0	0
P Education	38	2	2	38	0	0	37	1	1	37	0	0	37	2	2	37	0	0	36	1	1	36	0	0
Q Human health services and social work activities	317	9	9	317	4	0	314	9	9	314	5	0	307	10	10	307	5	0	307	10	9	307	4	0
R Arts, entertainment and recreation	146	21	21	146	14	0	151	29	29	151	14	0	151	29	29	151	15	0	148	29	29	148	16	0
S Other services	73	2	2	73	1	0	102	2	2	102	2	0	67	2	2	67	2	0	54	2	2	54	2	0
Loans and advances	39,049	1,061	1,038	39,049	463	0	38,964	1,142	1,126	38,963	494	0	38,542	1,149	1,129	38,541	505	0	38,096	1,144	1,126	38,095	510	0

<sup>1</sup>The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRRREP framework (template F.08.01), 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 - ITS on Supervisory reporting.