2025 EU-wide Stress Test

Bank Name	OP Osuuskunta
LEI Code	7437003B5WFBOIEFY714
Country Code	FI

2025 EU-wide Stress Test: Summary

OP Osuuskunta

		1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
RowNum	(mln EUR, %)	31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income	3,046		2,819	2,698	2,354	2,748	2,704	2,327
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-98		53	53	53	-387	50	50
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-96		-675	-309	-325	-2,283	-1,022	-977
4	**Profit or (-) loss for the year**	**1,681**		**848**	**1,022**	**769**	**-914**	**195**	**76**
5	Coverage ratio: non-performing exposure (%)	12.19%		23.77%	22.50%	21.52%	28.43%	27.38%	26.63%
6	Common Equity Tier 1 capital	15,451	15,450	15,924	16,179	15,993	13,860	13,682	12,968
7	Total Risk exposure amount (all transitional adjustments included)	71,757	76,458	76,624	76,464	76,468	79,992	81,814	85,252
8	**Common Equity Tier 1 ratio, %**	**21.53%**	**20.21%**	**20.78%**	**21.16%**	**20.91%**	**17.33%**	**16.72%**	**15.21%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**21.53%**	**20.07%**	**20.64%**	**21.01%**	**20.77%**	**17.21%**	**16.62%**	**15.12%**
10	Tier 1 capital	15,451	15,450	15,924	16,179	15,993	13,860	13,682	12,968
11	Total leverage ratio exposures	147,674		147,674	147,674	147,674	147,674	147,674	147,674
12	**Leverage ratio, %**	**10.46%**	**10.46%**	**10.78%**	**10.96%**	**10.83%**	**9.39%**	**9.26%**	**8.78%**
13	**Fully loaded leverage ratio, %**	**10.46%**	**10.46%**	**10.78%**	**10.96%**	**10.83%**	**9.39%**	**9.26%**	**8.78%**

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.
Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	**IFRS 9 transitional arrangements?**	No

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2025 EU-wide Stress Test: Credit risk IRB

OP Osuuskunta

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	OP Osuuskunta	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
5		Institutions			0	0			0	0	0	0	0	0	0	0	-
6		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
7		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
8		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
10		Retail	0	0			0	0			0	0	0	0	0	0	-
11		Retail - Secured by residential estate property	0	0			0	0			0	0	0	0	0	0	-
12		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
14		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
15		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
16		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
18		Equity	0	0			0	0			0	0	0	0	0	0	-
19		Securitisation															
20		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
21		TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

* Restated 31/12/2024:

RowNum		(mln EUR, %)	Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
22	FINLAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
26		Institutions			0	0			0	0	0	0	0	0	0	0	-
27		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
28		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
29		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
31		Retail	0	0			0	0			0	0	0	0	0	0	-
32		Retail - Secured by residential estate property	0	0			0	0			0	0	0	0	0	0	-
33		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
35		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
36		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
37		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
39		Equity	0	0			0	0			0	0	0	0	0	0	-
40		Securitisation															
41		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
42		TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

RowNum		(mln EUR, %)	Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
43	GERMANY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47		Institutions			0	0			0	0	0	0	0	0	0	0	-
48		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
49		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
50		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
52		Retail	0	0			0	0			0	0	0	0	0	0	-
53		Retail - Secured by residential estate property	0	0			0	0			0	0	0	0	0	0	-
54		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
56		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
57		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
58		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
60		Equity	0	0			0	0			0	0	0	0	0	0	-
61		Securitisation															
62		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
63		TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

RowNum		(mln EUR, %)	Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
64	FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
68		Institutions			0	0			0	0	0	0	0	0	0	0	-
69		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
70		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
71		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
73		Retail	0	0			0	0			0	0	0	0	0	0	-
74		Retail - Secured by residential estate property	0	0			0	0			0	0	0	0	0	0	-
75		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
76		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
77		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
78		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
79		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
81		Equity	0	0			0	0			0	0	0	0	0	0	-
82		Securitisation															
83		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
84		TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

OP Osuuskunta

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
85	SWEDEN	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
86		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
89		Institutions			0	0			0	0	0	0	0	0	0	0	-
90		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
91		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
92		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
94		Retail	0	0			0	0			0	0	0	0	0	0	-
95		Retail - Secured by residential estate property	0	0			0	0			0	0	0	0	0	0	-
96		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
97		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
98		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
99		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
100		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
102		Equity	0	0			0	0			0	0	0	0	0	0	-
103		Securitisation															
104		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
105		TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

RowNum		(mln EUR, %)	Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
106	NORWAY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
110		Institutions			0	0			0	0	0	0	0	0	0	0	-
111		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
112		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
115		Retail	0	0			0	0			0	0	0	0	0	0	-
116		Retail - Secured by residential estate property	0	0			0	0			0	0	0	0	0	0	-
117		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
118		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
119		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
120		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
123		Equity	0	0			0	0			0	0	0	0	0	0	-
124		Securitisation															
125		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
126		TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

RowNum		(mln EUR, %)	Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	LITHUANIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
129		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		Institutions			0	0			0	0	0	0	0	0	0	0	-
132		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
133		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
134		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
136		Retail	0	0			0	0			0	0	0	0	0	0	-
137		Retail - Secured by residential estate property	0	0			0	0			0	0	0	0	0	0	-
138		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
139		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
140		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
141		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
142		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
144		Equity	0	0			0	0			0	0	0	0	0	0	-
145		Securitisation															
146		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
147		TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

RowNum		(mln EUR, %)	Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
148	ESTONIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
149		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
150		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
151		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
152		Institutions			0	0			0	0	0	0	0	0	0	0	-
153		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
154		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
155		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
156		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
157		Retail	0	0			0	0			0	0	0	0	0	0	-
158		Retail - Secured by residential estate property	0	0			0	0			0	0	0	0	0	0	-
159		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
160		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
161		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
162		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
163		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
165		Equity	0	0			0	0			0	0	0	0	0	0	-
166		Securitisation															
167		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
168		TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

OP Osuuskunta

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
5		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
6		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
7		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
8		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
11	OP Osuuskunta	Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
12		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
15		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
16		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
26		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
27		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
28		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
29		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
32	FINLAND	Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
33		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
36		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
37		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
48		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
49		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
50		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
53	GERMANY	Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
54		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
57		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
58		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
69		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
70		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
71		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
73		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74	FRANCE	Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
75		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
76		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
78		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
79		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

2025 EU-wide Stress Test: Credit risk IRB

OP Osuuskunta

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	SWEDEN	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
90		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
91		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
92		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
94		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
96		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
97		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
99		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
100		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Securitisation																					
104		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	NORWAY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
111		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
112		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
113		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
117		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
118		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
120		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	LITHUANIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
132		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
133		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
134		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
136		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
138		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
139		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
141		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
142		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
145		Securitisation																					
146		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	ESTONIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
150		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
153		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
154		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
155		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
157		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
158		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
159		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
160		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
162		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
163		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166		Securitisation																					
167		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

2025 EU-wide Stress Test: Credit risk IRB

OP Osuuskunta

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
5		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
6		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
7		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
8		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
11	OP Osuuskunta	Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
12		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
15		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
16		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
26		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
27		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
28		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
29		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
32	FINLAND	Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
33		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
36		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
37		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
48		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
49		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
50		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
53	GERMANY	Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
54		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
57		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
58		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
69		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
70		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
71		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
73		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74	FRANCE	Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
75		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
76		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
78		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
79		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

2025 EU-wide Stress Test: Credit risk IRB

OP Osuuskunta

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	SWEDEN	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
87		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
89		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
90		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
91		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
92		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
93		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
94		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
96		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
97		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
99		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
100		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Securitisation																					
104		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	NORWAY	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
107		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
109		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
111		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
112		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
113		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
117		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
118		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
120		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	LITHUANIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
130		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
132		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
133		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
134		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
135		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
136		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
138		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
139		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
141		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
142		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
145		Securitisation																					
146		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	ESTONIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
150		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
153		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
154		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
155		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
157		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
158		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
159		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
160		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
162		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
163		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166		Securitisation																					
167		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Credit risk STA

OP Osuuskunta

RowNum		(mln EUR, %)	1 Exposure values: Non-defaulted	2 Exposure values: Defaulted	3 Risk exposure amounts: Non-defaulted	4 Risk exposure amounts: Defaulted	5 Stage 1 exposure	6 Stage 2 exposure	7 Stage 3 exposure	8 Stock of provisions for Stage 1 exposure	9 Stock of provisions for Stage 2 exposure	10 Stock of provisions for Stage 3 exposure	11 Coverage Ratio - Stage 3 exposure
			Restated 31/12/2024*										
1	OP Osuuskunta	Central banks	18,693	0	0	0	17,916	0	0	0	0	0	0.00%
2		Central governments	7,246	3	469	0	1,238	1,255	0	0	0	0	0.00%
3		Regional governments or local authorities	5,142	0	17	0	4,616	364	0	0	0	0	0.00%
4		Public sector entities	78	0	16	0	76	0	0	0	0	0	0.00%
5		Multilateral Development Banks	976	15	0	0	322	0	0	0	0	0	0.00%
6		International Organisations	886	0	0	0	0	0	0	0	0	0	0.00%
7		Institutions	1,784	0	543	0	1,907	11	0	0	0	0	0.00%
8		Corporates	25,176	162	23,567	188	29,934	4,207	506	26	74	125	24.74%
9		of which: Other - SME	5,838	116	5,097	133	6,461	1,427	335	9	45	85	25.27%
10		of which: Specialised Lending	114	0	106	0	125	0	0	0	0	0	0.00%
11		Retail	12,348	422	9,004	533	17,617	2,265	807	32	59	118	14.66%
12		of which: SME	2,169	88	1,276	118	2,276	534	162	3	7	33	20.21%
13		Secured by mortgages on immovable property and ADC exposures	59,736	1,277	25,323	1,466	55,014	6,178	1,735	15	67	193	11.13%
14		of which: Residential immovable property	49,826	853	18,046	938	45,708	4,847	1,049	7	43	93	8.88%
15		of which: Commercial immovable property	8,744	292	5,545	360	8,301	1,090	418	7	19	61	14.55%
16		of which: Land, acquisition, development and construction exposures (ADC)	1,166	132	1,731	168	1,004	241	268	1	4	39	14.62%
17		Subordinated debt exposures	386	0	579	0	381	5	0	0	0	0	0.00%
18		Covered bonds	6,973	0	697	0	0	4,884	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	11	0	142	0	14	0	0	0	0	0	0.00%
21		Equity	2,003	0	2,003	0	57	1,945	0	0	0	0	0.00%
22		Securitisation											
23		Other exposures	1,180	0	918	0	522	636	9	0	1	3	29.95%
24		**TOTAL**	**142,619**	**1,878**	**63,278**	**2,187**	**129,614**	**21,750**	**3,056**	**72**	**201**	**439**	**14.37%**

RowNum		(mln EUR, %)	Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Restated 31/12/2024*										
25	FINLAND	Central banks	18,092	0	0	0	17,899	0	0	0	0	0	0.00%
26		Central governments	6,110	3	469	0	1,149	1,194	0	0	0	0	0.00%
27		Regional governments or local authorities	3,520	0	17	0	2,983	364	0	0	0	0	0.00%
28		Public sector entities	77	0	15	0	74	0	0	0	0	0	0.00%
29		Multilateral Development Banks	164	0	0	0	164	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
31		Institutions	137	0	30	0	242	0	0	0	0	0	0.00%
32		Corporates	19,709	118	18,510	143	24,008	2,579	409	17	65	94	23.07%
33		of which: Other - SME	4,001	75	3,565	92	4,650	1,187	248	5	41	58	23.58%
34		of which: Specialised Lending	51	0	50	0	62	0	0	0	0	0	0.00%
35		Retail	12,190	418	8,888	528	17,397	2,229	799	31	58	117	14.69%
36		of which: SME	2,064	87	1,216	117	2,163	522	161	3	6	33	20.23%
37		Secured by mortgages on immovable property and ADC exposures	59,481	1,273	25,169	1,462	54,774	6,155	1,731	15	66	192	11.07%
38		of which: Residential immovable property	49,590	849	17,913	935	45,493	4,825	1,045	7	43	92	8.77%
39		of which: Commercial immovable property	8,733	292	5,538	359	8,290	1,089	418	7	19	61	14.55%
40		of which: Land, acquisition, development and construction exposures (ADC)	1,158	132	1,719	168	991	241	268	1	4	39	14.62%
41		Subordinated debt exposures	386	0	579	0	381	5	0	0	0	0	0.00%
42		Covered bonds	706	0	71	0	0	706	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	10	0	121	0	13	0	0	0	0	0	0.00%
45		Equity	1,945	0	1,945	0	0	1,945	0	0	0	0	0.00%
46		Securitisation											
47		Other exposures	1,144	0	897	0	489	634	9	0	1	3	29.95%
48		**TOTAL**	**123,670**	**1,812**	**56,712**	**2,134**	**119,573**	**15,810**	**2,947**	**63**	**191**	**406**	**13.77%**

RowNum		(mln EUR, %)	Exposure values: Non-defaulted	Exposure values: Defaulted	Risk exposure amounts: Non-defaulted	Risk exposure amounts: Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Restated 31/12/2024*										
49	GERMANY	Central banks	566	0	0	0	0	0	0	0	0	0	0.00%
50		Central governments	553	0	0	0	0	54	0	0	0	0	0.00%
51		Regional governments or local authorities	1,504	0	0	0	1,504	0	0	0	0	0	0.00%
52		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
53		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
54		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
55		Institutions	266	0	138	0	1,203	0	0	0	0	0	0.00%
56		Corporates	135	0	131	0	149	378	0	0	0	0	0.00%
57		of which: Other - SME	25	0	21	0	25	0	0	0	0	0	0.00%
58		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
59		Retail	3	0	2	0	8	2	1	0	0	0	4.69%
60		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
61		Secured by mortgages on immovable property and ADC exposures	21	0	10	0	20	1	0	0	0	0	7.89%
62		of which: Residential immovable property	20	0	9	0	19	1	0	0	0	0	7.89%
63		of which: Commercial immovable property	1	0	0	0	1	0	0	0	0	0	0.00%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
66		Covered bonds	1,144	0	114	0	0	1,144	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
69		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
70		Securitisation											
71		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
72		**TOTAL**	**4,192**	**0**	**396**	**1**	**2,884**	**1,578**	**1**	**0**	**0**	**0**	**5.88%**

2025 EU-wide Stress Test: Credit risk STA

OP Osuuskunta

			1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
73	FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
74		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
75		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
76		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
77		Multilateral Development Banks	158	0	0	0	158	0	0	0	0	0	0.00%
78		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
79		Institutions	173	0	79	0	193	0	0	0	0	0	0.00%
80		Corporates	209	0	175	0	10	202	0	0	0	0	0.00%
81		of which: Other - SME	0	0	0	0	0	0	0	0	0	0	0.00%
82		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
83		Retail	1	0	1	0	2	0	0	0	0	0	33.33%
84		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
85		Secured by mortgages on immovable property and ADC exposures	6	0	3	0	6	0	0	0	0	0	27.27%
86		of which: Residential immovable property	6	0	3	0	6	0	0	0	0	0	27.27%
87		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
90		Covered bonds	1,437	0	144	0	0	1,437	0	0	0	0	0.00%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
93		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
94		Securitisation											
95		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
96		TOTAL	1,984	0	402	0	369	1,639	0	0	0	0	28.57%

			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
97	SWEDEN	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
98		Central governments	1	0	0	0	5	0	0	0	0	0	0.00%
99		Regional governments or local authorities	31	0	0	0	31	0	0	0	0	0	0.00%
100		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
103		Institutions	146	0	29	0	183	0	0	0	0	0	0.00%
104		Corporates	781	39	750	39	994	373	80	1	1	22	28.12%
105		of which: Other - SME	33	38	28	38	50	14	79	0	0	22	28.51%
106		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
107		Retail	13	1	14	1	26	8	2	0	0	0	9.55%
108		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
109		Secured by mortgages on immovable property and ADC exposures	39	1	24	1	35	4	1	0	0	0	28.33%
110		of which: Residential immovable property	35	0	21	0	31	4	1	0	0	0	34.00%
111		of which: Commercial immovable property	4	0	3	0	4	0	0	0	0	0	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
114		Covered bonds	635	0	63	0	0	635	0	0	0	0	0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
117		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
118		Securitisation											
119		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
120		TOTAL	1,645	40	880	40	1,275	1,020	82	1	2	23	27.77%

			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
121	NORWAY	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
122		Central governments	81	0	0	0	0	0	0	0	0	0	0.00%
123		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
124		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
127		Institutions	2	0	0	0	82	0	0	0	0	0	0.00%
128		Corporates	602	0	588	0	739	65	0	1	1	0	0.00%
129		of which: Other - SME	101	0	87	0	101	0	0	0	0	0	0.00%
130		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
131		Retail	2	0	3	0	5	1	0	0	0	0	17.65%
132		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
133		Secured by mortgages on immovable property and ADC exposures	9	0	6	0	8	1	0	0	0	0	34.78%
134		of which: Residential immovable property	7	0	5	0	7	1	0	0	0	0	34.78%
135		of which: Commercial immovable property	2	0	1	0	1	0	0	0	0	0	0.00%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
138		Covered bonds	963	0	96	0	0	963	0	0	0	0	0.00%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
142		Securitisation											
143		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
144		TOTAL	1,659	0	693	0	834	1,030	1	1	1	0	30.16%

			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
145	LITHUANIA	Central banks	14	0	0	0	7	0	0	0	0	0	0.00%
146		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
147		Regional governments or local authorities	28	0	0	0	28	0	0	0	0	0	0.00%
148		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
149		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
151		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
152		Corporates	1,573	1	1,462	1	1,582	359	1	3	5	2	183.70%
153		of which: Other - SME	627	1	519	1	612	94	1	2	3	2	116.54%
154		of which: Specialised Lending	22	0	18	0	22	0	0	0	0	0	0.00%
155		Retail	29	0	16	0	38	6	0	0	0	0	0.00%
156		of which: SME	28	0	16	0	37	6	0	0	0	0	0.00%
157		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0	0	0	0.00%
158		of which: Residential immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
159		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
161		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
166		Securitisation											
167		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
168		TOTAL	1,644	1	1,479	1	1,655	365	1	3	5	2	183.70%

2025 EU-wide Stress Test: Credit risk STA

OP Osuuskunta

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169	ESTONIA	**Central banks**	11	0	0	0	5	0	0	0	0	0	0.00%
170		**Central governments**	11	0	0	0	11	0	0	0	0	0	0.00%
171		**Regional governments or local authorities**	59	0	0	0	70	0	0	0	0	0	0.00%
172		**Public sector entities**	1	0	0	0	2	0	0	0	0	0	0.00%
173		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
174		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
175		**Institutions**	1	0	1	0	2	0	0	0	0	0	0.00%
176		**Corporates**	1,010	0	887	0	1,144	185	6	2	1	3	48.47%
177		of which: Other - SME	652	0	545	0	656	96	6	1	1	2	33.66%
178		of which: Specialised Lending	1	0	1	0	1	0	0	0	0	0	0.00%
179		**Retail**	28	0	17	1	27	5	1	0	0	0	15.63%
180		of which: SME	26	0	15	0	23	4	0	0	0	0	0.00%
181		**Secured by mortgages on immovable property and ADC exposures**	9	0	4	0	9	1	0	0	0	0	83.33%
182		of which: Residential immovable property	7	0	3	0	6	1	0	0	0	0	83.33%
183		of which: Commercial immovable property	2	0	2	0	2	0	0	0	0	0	0.00%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
185		**Subordinated debt exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
186		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
187		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
188		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0	0	0	0	0.00%
189		**Equity**	0	0	0	0	0	0	0	0	0	0	0.00%
190		**Securitisation**											
191		**Other exposures**	14	0	8	0	12	1	0	0	0	0	0.00%
192		**TOTAL**	**1,144**	**1**	**917**	**1**	**1,281**	**192**	**7**	**2**	**1**	**3**	**45.72%**

2025 EU-wide Stress Test: Credit risk STA

OP Osuuskunta

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	OP Osuuskunta	**Central banks**	17,577	250	90	0	0	0	0.00%	17,328	408	180	0	0	0	0.00%	17,138	508	271	0	0	0	0.00%
2		**Central governments**	1,343	1,033	118	3	92	47	40.00%	1,389	888	217	3	69	87	40.00%	1,398	792	303	3	50	121	40.00%
3		**Regional governments or local authorities**	4,688	271	20	5	5	8	39.20%	4,709	232	38	5	4	15	39.23%	4,708	217	54	5	3	21	39.25%
4		**Public sector entities**	73	2	0	0	0	0	44.64%	72	2	1	0	0	0	42.63%	71	3	1	0	0	0	41.96%
5		**Multilateral Development Banks**	313	8	2	1	1	1	44.64%	309	11	3	1	1	1	42.63%	304	13	5	1	2	2	41.96%
6		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7		**Institutions**	1,851	40	27	12	2	11	41.91%	1,801	62	55	13	3	23	41.88%	1,751	80	87	12	3	36	41.86%
8		**Corporates**	27,214	6,426	1,007	38	123	274	27.23%	24,746	8,380	1,522	31	157	359	23.58%	22,468	10,020	2,159	28	184	458	21.23%
9		of which: Other - SME	6,150	1,548	524	15	61	134	25.57%	5,861	1,639	722	18	66	181	25.03%	5,411	1,776	1,036	16	71	256	24.68%
10		of which: Specialised Lending	121	3	1	0	0	0	41.71%	119	4	1	0	0	1	39.96%	118	5	2	0	1	1	39.36%
11		**Retail**	17,278	2,455	956	15	80	267	27.97%	16,875	2,748	1,066	16	141	290	27.23%	16,440	3,075	1,174	15	204	315	26.79%
12		of which: SME	2,481	313	178	1	6	68	38.42%	2,573	211	188	1	4	72	38.40%	2,611	165	197	1	3	75	38.37%
13		**Secured by mortgages on immovable property and ADC exposures**	54,448	6,151	2,327	39	146	452	19.41%	53,915	6,102	2,909	39	137	539	18.52%	53,382	6,057	3,486	38	126	624	17.91%
14		of which: Residential immovable property	45,288	4,801	1,516	31	102	266	17.54%	44,876	4,752	1,977	31	97	332	16.80%	44,452	4,716	2,436	31	90	398	16.33%
15		of which: Commercial immovable property	8,063	1,209	536	8	42	81	15.07%	7,900	1,256	653	7	38	100	15.29%	7,774	1,268	767	7	35	118	15.42%
16		of which: Land, acquisition, development and construction exposures (ADC)	1,098	140	275	1	3	105	38.23%	1,139	94	279	1	2	107	38.23%	1,157	73	283	1	1	108	38.24%
17		**Subordinated debt exposures**	373	12	1	0	0	0	38.58%	370	15	1	0	0	0	38.58%	367	16	2	0	0	1	38.59%
18		**Covered bonds**	2,405	2,361	118	1	40	38	32.10%	3,502	1,203	179	2	19	58	32.22%	3,998	672	214	2	10	69	32.28%
19		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		**Collective investments undertakings (CIU)**	14	0	0	0	0	0	44.64%	14	0	0	0	0	0	42.63%	13	1	0	0	0	0	41.96%
21		**Equity**	1,020	937	45	1	18	17	38.65%	1,460	475	68	1	9	26	38.65%	1,658	264	81	1	5	31	38.65%
22		**Securitisation**																					
23		**Other exposures**	823	319	24	0	6	9	38.69%	960	174	33	0	3	13	38.68%	1,021	108	38	1	2	15	38.68%
24		**TOTAL**	**129,420**	**20,265**	**4,735**	**115**	**515**	**1,126**	**23.77%**	**127,448**	**20,701**	**6,272**	**110**	**543**	**1,411**	**22.50%**	**124,718**	**21,827**	**7,875**	**106**	**589**	**1,694**	**21.52%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	FINLAND	**Central banks**	17,560	249	89	0	0	0	0.00%	17,312	407	180	0	0	0	0.00%	17,122	506	270	0	0	0	0.00%
26		**Central governments**	1,245	986	113	3	87	45	40.00%	1,284	851	208	3	65	83	40.00%	1,291	761	292	3	47	117	40.00%
27		**Regional governments or local authorities**	3,086	248	12	1	5	5	38.60%	3,130	195	21	1	3	8	38.60%	3,146	171	29	1	3	11	38.60%
28		**Public sector entities**	72	2	0	0	0	0	44.64%	71	2	1	0	0	0	42.63%	70	3	1	0	0	0	41.96%
29		**Multilateral Development Banks**	160	4	1	0	1	0	44.64%	157	5	2	0	1	1	42.63%	155	7	3	0	1	1	41.96%
30		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		**Institutions**	235	4	4	1	0	1	26.01%	228	7	7	1	0	2	26.01%	221	9	12	1	0	3	26.01%
32		**Corporates**	20,660	5,481	854	33	105	223	26.09%	17,914	7,753	1,329	25	142	297	22.32%	15,528	9,536	1,931	22	171	386	20.00%
33		of which: Other - SME	4,290	1,370	424	13	52	103	24.18%	3,978	1,495	612	16	57	146	23.90%	3,523	1,646	916	14	63	218	23.83%
34		of which: Specialised Lending	60	1	0	0	0	0	44.64%	59	2	1	0	0	0	42.63%	58	3	1	0	0	0	41.96%
35		**Retail**	17,058	2,421	946	15	79	264	27.94%	16,655	2,716	1,054	15	140	287	27.19%	16,221	3,043	1,160	15	203	310	26.76%
36		of which: SME	2,366	304	176	1	6	67	38.25%	2,457	204	186	1	4	71	38.27%	2,495	159	193	1	3	74	38.28%
37		**Secured by mortgages on immovable property and ADC exposures**	54,220	6,119	2,320	39	146	449	19.37%	53,690	6,070	2,900	38	136	536	18.48%	53,160	6,025	3,475	38	126	621	17.87%
38		of which: Residential immovable property	45,084	4,770	1,509	31	102	264	17.47%	44,674	4,721	1,968	31	96	329	16.74%	44,253	4,685	2,425	30	90	395	16.28%
39		of which: Commercial immovable property	8,052	1,209	536	8	41	81	15.05%	7,889	1,255	653	7	38	100	15.27%	7,763	1,267	767	7	34	118	15.40%
40		of which: Land, acquisition, development and construction exposures (ADC)	1,084	140	275	0	3	105	38.22%	1,126	94	279	1	2	107	38.23%	1,144	73	283	1	1	108	38.23%
41		**Subordinated debt exposures**	373	12	1	0	0	0	38.58%	370	15	1	0	0	0	38.58%	367	16	2	0	0	1	38.59%
42		**Covered bonds**	350	339	16	0	6	6	38.62%	510	172	24	0	3	9	38.61%	582	95	29	0	2	11	38.61%
43		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		**Collective investments undertakings (CIU)**	12	0	0	0	0	0	44.64%	12	0	0	0	0	0	42.63%	12	1	0	0	0	0	41.96%
45		**Equity**	965	936	45	0	17	17	38.62%	1,405	473	67	1	8	26	38.61%	1,604	262	80	1	4	31	38.61%
46		**Securitisation**																					
47		**Other exposures**	791	317	24	0	6	9	38.47%	928	172	32	0	3	12	38.50%	989	105	37	0	2	14	38.52%
48		**TOTAL**	**116,786**	**17,119**	**4,425**	**93**	**452**	**1,021**	**23.07%**	**113,666**	**18,837**	**5,826**	**87**	**503**	**1,262**	**21.65%**	**110,469**	**20,540**	**7,321**	**83**	**559**	**1,507**	**20.59%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
49	GERMANY	**Central banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
50		**Central governments**	11	38	5	0	4	2	40.00%	18	28	8	0	2	3	40.00%	21	22	11	0	2	4	40.00%
51		**Regional governments or local authorities**	1,475	21	8	3	0	3	40.00%	1,454	34	15	3	0	6	40.00%	1,438	43	23	3	0	9	40.00%
52		**Public sector entities**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
53		**Multilateral Development Banks**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54		**International Organisations**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55		**Institutions**	1,166	20	18	8	1	8	44.95%	1,132	34	37	9	1	17	44.95%	1,098	47	58	9	1	26	44.95%
56		**Corporates**	331	186	9	0	1	1	6.19%	415	98	14	0	0	1	7.05%	452	57	17	0	0	1	7.98%
57		of which: Other - SME	24	1	0	0	0	0	44.64%	24	1	0	0	0	0	42.63%	24	1	0	0	0	0	41.96%
58		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		**Retail**	8	2	1	0	0	0	9.70%	8	2	1	0	0	0	14.45%	8	2	1	0	0	0	16.21%
60		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
61		**Secured by mortgages on immovable property and ADC exposures**	19	2	1	0	0	0	17.60%	19	2	1	0	0	0	21.68%	19	2	1	0	0	0	24.65%
62		of which: Residential immovable property	19	2	1	0	0	0	17.45%	18	2	1	0	0	0	21.48%	18	2	1	0	0	0	24.44%
63		of which: Commercial immovable property	1	0	0	0	0	0	44.64%	1	0	0	0	0	0	42.63%	1	0	0	0	0	0	41.96%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		**Subordinated debt exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		**Covered bonds**	564	552	27	0	1	1	5.07%	823	279	41	0	1	2	5.66%	940	155	49	0	1	3	6.30%
67		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		**Equity**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		**Securitisation**																					
71		**Other exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
72		**TOTAL**	**3,574**	**821**	**68**	**12**	**6**	**15**	**22.13%**	**3,868**	**478**	**117**	**13**	**5**	**30**	**25.23%**	**3,976**	**328**	**159**	**13**	**4**	**44**	**27.84%**

2025 EU-wide Stress Test: Credit risk STA

OP Osuuskunta

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	FRANCE	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
74		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
75		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
76		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Multilateral Development Banks	153	4	1	0	1	0	44.64%	151	5	2	0	1	1	42.63%	149	7	2	0	1	1	41.96%
78		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Institutions	187	3	3	1	0	1	44.99%	182	5	6	1	0	3	44.99%	176	7	9	1	0	4	44.99%
80		Corporates	109	98	5	0	3	2	50.55%	154	50	7	0	1	4	50.18%	175	28	9	0	1	4	49.78%
81		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
82		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
83		Retail	2	0	0	0	0	0	49.36%	2	0	0	0	0	0	46.66%	2	0	0	0	0	0	45.54%
84		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
85		Secured by mortgages on immovable property and ADC exposures	6	0	0	0	0	0	33.90%	6	0	0	0	0	0	35.09%	6	0	0	0	0	0	35.95%
86		of which: Residential immovable property	6	0	0	0	0	0	33.43%	6	0	0	0	0	0	34.68%	6	0	0	0	0	0	35.57%
87		of which: Commercial immovable property	0	0	0	0	0	0	40.85%	0	0	0	0	0	0	40.81%	0	0	0	0	0	0	40.78%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		Covered bonds	707	695	35	0	18	18	50.61%	1,029	355	53	0	9	26	50.25%	1,176	198	63	0	4	31	49.87%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	44.64%	0	0	0	0	0	0	42.63%	0	0	0	0	0	0	41.96%
93		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Securitisation																					
95		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
96		TOTAL	**1,165**	**800**	**43**	**2**	**22**	**22**	**50.06%**	**1,524**	**416**	**68**	**2**	**11**	**34**	**49.56%**	**1,684**	**241**	**84**	**2**	**6**	**41**	**49.05%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
97	SWEDEN	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		Central governments	5	0	0	0	0	0	40.00%	5	0	0	0	0	0	40.00%	5	0	0	0	0	0	40.00%
99		Regional governments or local authorities	31	0	0	0	0	0	40.00%	30	1	0	0	0	0	40.00%	30	1	0	0	0	0	40.00%
100		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Institutions	180	2	1	1	0	1	42.07%	177	3	3	1	0	1	42.07%	175	4	4	1	0	2	42.07%
104		Corporates	1,147	209	92	1	3	26	28.82%	1,214	133	100	1	2	28	28.55%	1,243	98	106	1	1	30	28.41%
105		of which: Other - SME	55	8	79	0	0	23	29.37%	58	5	79	0	0	23	29.36%	58	4	80	0	0	23	29.35%
106		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Retail	25	8	2	0	0	1	35.36%	25	7	2	0	0	1	32.70%	25	7	3	0	0	1	28.02%
108		of which: SME	0	0	0	0	0	0	24.22%	0	0	0	0	0	0	24.53%	0	0	0	0	0	0	24.83%
109		Secured by mortgages on immovable property and ADC exposures	34	5	1	0	0	0	36.14%	33	5	1	0	0	0	33.30%	33	5	2	0	0	1	34.91%
110		of which: Residential immovable property	29	5	1	0	0	0	30.37%	29	5	1	0	0	0	28.80%	29	5	1	0	0	0	31.51%
111		of which: Commercial immovable property	4	0	0	0	0	0	73.51%	4	0	0	0	0	0	68.52%	4	0	0	0	0	0	64.79%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		Covered bonds	305	312	17	0	5	4	24.15%	445	163	27	0	2	7	24.25%	510	93	33	0	1	8	24.37%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		Securitisation																					
119		Other exposures	0	0	0	0	0	0	40.67%	0	0	0	0	0	0	40.67%	0	0	0	0	0	0	40.67%
120		TOTAL	**1,727**	**537**	**113**	**1**	**8**	**32**	**28.45%**	**1,931**	**312**	**133**	**2**	**5**	**37**	**28.11%**	**2,021**	**208**	**148**	**2**	**3**	**41**	**28.01%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
121	NORWAY	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
122		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
123		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions	80	1	1	0	0	0	34.52%	78	2	2	0	0	1	34.52%	76	3	3	0	0	1	34.52%
128		Corporates	752	50	2	0	1	1	38.19%	757	43	5	0	1	2	38.20%	758	40	7	0	1	3	38.20%
129		of which: Other - SME	99	2	0	0	0	0	38.38%	97	4	0	0	0	0	38.32%	96	4	1	0	0	0	38.29%
130		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Retail	5	1	0	0	0	0	33.06%	5	1	0	0	0	0	34.18%	5	1	0	0	0	0	35.01%
132		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
133		Secured by mortgages on immovable property and ADC exposures	8	1	1	0	0	0	36.26%	8	1	1	0	0	0	36.92%	7	1	1	0	0	0	37.38%
134		of which: Residential immovable property	6	1	1	0	0	0	35.63%	6	1	1	0	0	0	36.41%	6	1	1	0	0	0	36.68%
135		of which: Commercial immovable property	1	0	0	0	0	0	41.09%	1	0	0	0	0	0	41.05%	1	0	0	0	0	0	40.89%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds	478	462	22	0	9	8	38.07%	694	235	34	0	5	13	38.08%	791	132	41	0	2	16	38.08%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																					
143		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		TOTAL	**1,324**	**515**	**26**	**1**	**10**	**10**	**37.89%**	**1,542**	**282**	**41**	**1**	**5**	**16**	**37.87%**	**1,637**	**176**	**52**	**1**	**3**	**20**	**37.84%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	LITHUANIA	Central banks	7	0	0	0	0	0	0.00%	7	0	0	0	0	0	0.00%	7	0	0	0	0	0	0.00%
146		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
147		Regional governments or local authorities	27	1	0	0	0	0	44.64%	27	1	0	0	0	0	42.63%	26	1	0	0	0	0	41.96%
148		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
149		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
152		Corporates	1,716	208	17	2	2	7	37.91%	1,772	140	31	3	1	10	32.92%	1,791	109	43	3	1	13	31.22%
153		of which: Other - SME	642	59	7	1	1	3	44.57%	653	43	11	1	0	4	37.24%	656	36	15	1	0	5	34.41%
154		of which: Specialised Lending	21	1	0	0	0	0	28.31%	21	1	0	0	0	0	28.04%	21	1	0	0	0	0	27.88%
155		Retail	39	4	0	0	0	0	26.20%	40	3	1	0	0	0	26.46%	40	2	1	0	0	0	26.66%
156		of which: SME	39	4	0	0	0	0	26.10%	40	3	1	0	0	0	26.39%	40	2	1	0	0	0	26.59%
157		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	41.77%	0	0	0	0	0	0	40.74%	0	0	0	0	0	0	40.74%
158		of which: Residential immovable property	0	0	0	0	0	0	40.82%	0	0	0	0	0	0	40.68%	0	0	0	0	0	0	40.68%
159		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	44.64%	0	0	0	0	0	0	42.63%	0	0	0	0	0	0	41.96%
161		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	42.67%	0	0	0	0	0	0	41.89%	0	0	0	0	0	0	41.53%
168		TOTAL	**1,790**	**213**	**18**	**3**	**2**	**7**	**37.68%**	**1,846**	**144**	**32**	**3**	**2**	**10**	**32.83%**	**1,865**	**113**	**44**	**3**	**1**	**14**	**31.18%**

2025 EU-wide Stress Test: Credit risk STA

OP Osuuskunta

Baseline Scenario — 31/12/2025 (mln EUR, %)

RowNum			12 Stage 1 exposure	13 Stage 2 exposure	14 Stage 3 exposure	15 Stock of provisions for Stage 1 exposure	16 Stock of provisions for Stage 2 exposure	17 Stock of provisions for Stage 3 exposure	18 Coverage Ratio - Stage 3 exposure
169	ESTONIA	Central banks	5	0	0	0	0	0	0.00%
170		Central governments	11	0	0	0	0	0	40.00%
171		Regional governments or local authorities	69	1	0	0	0	0	40.00%
172		Public sector entities	1	0	0	0	0	0	44.64%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%
175		Institutions	2	0	0	0	0	0	45.00%
176		Corporates	1,203	116	16	2	1	6	35.91%
177		of which: Other - SME	685	62	12	1	1	4	31.19%
178		of which: Specialised Lending	1	0	0	0	0	0	33.87%
179		Retail	28	3	1	0	0	0	26.38%
180		of which: SME	25	2	0	0	0	0	27.88%
181		Secured by mortgages on immovable property and ADC exposures	8	1	0	0	0	0	34.54%
182		of which: Residential immovable property	6	1	0	0	0	0	33.97%
183		of which: Commercial immovable property	2	0	0	0	0	0	44.64%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%
189		Equity	0	0	0	0	0	0	0.00%
190		Securitisation							
191		Other exposures	11	1	0	0	0	0	42.94%
192		**TOTAL**	**1,339**	**123**	**18**	**2**	**2**	**6**	**35.50%**

Baseline Scenario — 31/12/2026

RowNum			19 Stage 1 exposure	20 Stage 2 exposure	21 Stage 3 exposure	22 Stock of provisions for Stage 1 exposure	23 Stock of provisions for Stage 2 exposure	24 Stock of provisions for Stage 3 exposure	25 Coverage Ratio - Stage 3 exposure
169	ESTONIA	Central banks	5	0	0	0	0	0	0.00%
170		Central governments	11	0	0	0	0	0	40.00%
171		Regional governments or local authorities	68	2	1	0	0	0	40.00%
172		Public sector entities	1	0	0	0	0	0	42.63%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%
175		Institutions	2	0	0	0	0	0	45.00%
176		Corporates	1,226	85	25	2	1	8	33.72%
177		of which: Other - SME	696	46	16	1	1	5	30.80%
178		of which: Specialised Lending	1	0	0	0	0	0	33.14%
179		Retail	29	3	1	0	0	0	27.33%
180		of which: SME	25	2	0	0	0	0	28.67%
181		Secured by mortgages on immovable property and ADC exposures	8	1	0	0	0	0	33.74%
182		of which: Residential immovable property	6	1	0	0	0	0	32.95%
183		of which: Commercial immovable property	2	0	0	0	0	0	42.63%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%
189		Equity	0	0	0	0	0	0	0.00%
190		Securitisation							
191		Other exposures	11	1	0	0	0	0	42.01%
192		**TOTAL**	**1,361**	**92**	**27**	**2**	**1**	**9**	**33.66%**

Baseline Scenario — 31/12/2027

RowNum			26 Stage 1 exposure	27 Stage 2 exposure	28 Stage 3 exposure	29 Stock of provisions for Stage 1 exposure	30 Stock of provisions for Stage 2 exposure	31 Stock of provisions for Stage 3 exposure	32 Coverage Ratio - Stage 3 exposure
169	ESTONIA	Central banks	5	0	0	0	0	0	0.00%
170		Central governments	11	0	0	0	0	0	40.00%
171		Regional governments or local authorities	67	2	1	0	0	0	40.00%
172		Public sector entities	1	0	0	0	0	0	41.96%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%
175		Institutions	2	0	0	0	0	0	45.00%
176		Corporates	1,232	71	33	2	1	11	32.94%
177		of which: Other - SME	698	39	21	1	0	6	30.77%
178		of which: Specialised Lending	1	0	0	0	0	0	32.70%
179		Retail	29	2	1	0	0	0	28.08%
180		of which: SME	25	1	1	0	0	0	29.22%
181		Secured by mortgages on immovable property and ADC exposures	8	1	0	0	0	0	34.75%
182		of which: Residential immovable property	6	1	0	0	0	0	33.89%
183		of which: Commercial immovable property	2	0	0	0	0	0	41.96%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%
189		Equity	0	0	0	0	0	0	0.00%
190		Securitisation							
191		Other exposures	11	1	0	0	0	0	41.60%
192		**TOTAL**	**1,366**	**78**	**36**	**2**	**1**	**12**	**33.04%**

2025 EU-wide Stress Test: Credit risk STA

OP Osuuskunta

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	OP Osuuskunta	Central banks	17,551	276	90	0	0	0	0.00%	17,286	450	180	0	0	0	0.00%	17,085	559	272	0	0	0	0.00%
2		Central governments	1,326	931	236	7	143	94	40.01%	1,334	745	415	7	99	166	40.01%	1,301	631	561	6	66	225	40.03%
3		Regional governments or local authorities	4,648	299	32	8	11	15	45.83%	4,642	275	62	6	8	28	45.70%	4,644	252	83	6	6	38	45.40%
4		Public sector entities	66	9	0	0	1	0	49.10%	57	17	1	0	2	1	43.99%	50	22	4	0	3	2	43.23%
5		Multilateral Development Banks	282	39	2	1	6	1	49.10%	243	74	6	2	10	3	43.99%	212	94	16	1	14	7	43.23%
6		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7		Institutions	1,826	54	39	23	4	19	48.51%	1,738	92	87	27	5	42	48.49%	1,643	129	146	23	5	71	48.62%
8		Corporates	21,859	11,658	1,130	69	307	363	32.15%	16,782	15,974	1,892	62	457	593	31.35%	14,478	17,431	2,737	45	583	834	30.47%
9		of which: Other - SME	4,782	2,875	565	19	162	198	35.08%	4,000	3,317	906	28	206	312	34.44%	3,353	3,549	1,320	19	229	452	34.22%
10		of which: Specialised Lending	111	13	1	0	2	0	46.76%	97	25	2	1	3	1	42.89%	88	32	5	0	4	2	42.54%
11		Retail	16,017	3,304	1,368	86	286	414	30.29%	14,391	4,201	2,096	76	394	579	27.64%	12,875	4,727	3,087	57	464	827	26.78%
12		of which: SME	2,443	337	192	4	13	102	53.43%	2,512	245	215	2	7	113	52.77%	2,557	188	227	2	4	119	52.45%
13		Secured by mortgages on immovable property and ADC exposures	53,279	6,890	2,757	150	420	657	23.83%	51,160	7,572	4,195	157	420	959	22.87%	49,253	7,862	5,812	130	365	1,292	22.22%
14		of which: Residential immovable property	44,285	5,490	1,830	109	286	364	19.92%	42,484	6,149	2,970	120	300	581	19.56%	40,850	6,455	4,299	101	268	832	19.36%
15		of which: Commercial immovable property	7,915	1,248	646	39	128	141	21.77%	7,565	1,311	933	37	116	221	23.71%	7,273	1,320	1,216	28	94	300	24.67%
16		of which: Land, acquisition, development and construction exposures (ADC)	1,080	152	281	2	6	152	54.06%	1,110	111	291	1	3	157	53.84%	1,130	86	297	1	3	160	53.72%
17		Subordinated debt exposures	371	14	1	1	1	1	47.41%	365	18	3	0	0	1	47.48%	363	19	4	0	0	2	47.52%
18		Covered bonds	2,182	2,506	196	3	87	75	38.25%	3,199	1,371	315	3	40	121	38.58%	3,710	799	375	4	20	145	38.72%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	12	2	0	0	0	0	49.10%	11	3	0	0	0	0	43.99%	9	4	1	0	1	0	43.23%
21		Equity	932	988	83	2	38	40	48.03%	1,336	536	131	1	16	63	47.98%	1,545	308	150	1	10	72	47.91%
22		Securitisation																					
23		Other exposures	792	338	37	1	13	19	49.53%	912	199	55	1	6	27	48.97%	976	125	66	1	4	32	48.58%
24		TOTAL	**121,142**	**27,307**	**5,971**	**350**	**1,316**	**1,698**	**28.43%**	**113,454**	**31,527**	**9,439**	**344**	**1,457**	**2,585**	**27.38%**	**108,144**	**32,961**	**13,315**	**275**	**1,542**	**3,546**	**26.63%**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	FINLAND	Central banks	17,535	274	89	0	0	0	0.00%	17,272	447	180	0	0	0	0.00%	17,072	556	271	0	0	0	0.00%
26		Central governments	1,237	880	226	6	135	90	40.00%	1,249	698	397	6	93	159	40.00%	1,221	586	537	6	61	215	40.00%
27		Regional governments or local authorities	3,051	271	24	4	10	11	47.76%	3,072	228	46	3	6	22	47.73%	3,095	194	58	2	5	28	47.73%
28		Public sector entities	65	9	0	0	1	0	49.10%	56	17	1	0	2	1	43.99%	49	22	4	0	3	2	43.23%
29		Multilateral Development Banks	144	20	1	1	3	0	49.10%	124	38	3	1	5	1	43.99%	108	48	8	1	7	3	43.23%
30		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		Institutions	233	5	5	2	0	1	29.91%	223	9	10	2	0	3	29.91%	213	13	16	2	0	5	29.91%
32		Corporates	15,588	10,462	945	59	270	286	30.27%	10,622	14,756	1,618	47	422	488	30.17%	8,299	16,319	2,377	32	545	699	29.41%
33		of which: Other - SME	3,045	2,580	459	15	150	151	32.98%	2,285	3,021	778	23	197	257	33.02%	1,659	3,260	1,165	15	217	386	33.11%
34		of which: Specialised Lending	54	7	0	0	1	0	49.10%	46	14	1	0	2	1	43.99%	41	18	3	0	3	1	43.23%
35		Retail	15,800	3,267	1,358	85	284	411	30.27%	14,181	4,163	2,080	75	393	574	27.60%	12,675	4,684	3,065	57	462	820	26.74%
36		of which: SME	2,330	327	190	3	12	101	53.39%	2,400	235	212	2	6	112	52.81%	2,444	179	223	2	4	117	52.56%
37		Secured by mortgages on immovable property and ADC exposures	53,057	6,856	2,747	150	419	654	23.82%	50,946	7,532	4,181	155	418	955	22.85%	49,065	7,810	5,785	130	362	1,284	22.19%
38		of which: Residential immovable property	44,085	5,458	1,820	109	285	362	19.88%	42,291	6,115	2,957	119	300	578	19.53%	40,671	6,414	4,278	100	267	827	19.33%
39		of which: Commercial immovable property	7,904	1,247	646	39	128	140	21.76%	7,556	1,309	933	35	116	221	23.70%	7,273	1,314	1,211	29	93	298	24.59%
40		of which: Land, acquisition, development and construction exposures (ADC)	1,068	150	281	2	6	152	54.07%	1,100	108	291	1	3	157	53.85%	1,121	82	296	1	2	159	53.74%
41		Subordinated debt exposures	371	14	1	1	1	1	47.41%	365	18	3	0	0	1	47.48%	363	19	4	0	0	2	47.52%
42		Covered bonds	320	356	30	0	13	14	48.03%	469	190	47	0	5	23	48.01%	547	106	53	0	3	26	48.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	11	2	0	0	0	0	49.10%	9	3	0	0	0	0	43.99%	8	4	1	0	1	0	43.23%
45		Equity	882	981	83	1	37	40	48.03%	1,293	523	130	1	14	62	48.01%	1,507	291	147	1	7	71	48.00%
46		Securitisation																					
47		Other exposures	761	334	37	1	13	18	49.49%	886	192	54	1	5	27	48.99%	952	118	62	1	3	30	48.86%
48		TOTAL	**109,053**	**23,730**	**5,546**	**310**	**1,188**	**1,528**	**27.55%**	**100,766**	**28,813**	**8,751**	**292**	**1,365**	**2,316**	**26.47%**	**95,174**	**30,768**	**12,388**	**232**	**1,459**	**3,183**	**25.70%**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
49	GERMANY	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
50		Central governments	11	33	10	0	5	4	40.00%	16	22	16	0	3	6	40.00%	19	16	20	0	2	8	40.00%
51		Regional governments or local authorities	1,473	23	8	3	0	3	40.00%	1,451	38	15	3	0	6	40.00%	1,434	47	23	3	0	9	40.00%
52		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
53		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
54		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
55		Institutions	1,149	29	26	16	2	13	51.69%	1,091	54	58	20	3	30	51.69%	1,023	81	99	17	3	51	51.69%
56		Corporates	303	204	18	1	2	2	10.16%	358	138	30	0	3	3	11.47%	397	92	37	0	4	5	13.42%
57		of which: Other - SME	22	3	0	0	0	0	49.10%	4	20	0	0	2	0	43.99%	4	19	2	0	3	1	44.32%
58		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		Retail	7	2	1	0	0	0	10.61%	7	3	1	0	0	0	21.41%	6	3	1	0	0	0	24.31%
60		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
61		Secured by mortgages on immovable property and ADC exposures	19	2	1	0	0	0	21.30%	19	2	1	0	0	0	26.17%	16	4	1	0	0	0	29.61%
62		of which: Residential immovable property	18	2	1	0	0	0	21.16%	18	2	1	0	0	0	25.91%	16	4	1	0	0	0	29.18%
63		of which: Commercial immovable property	1	0	0	0	0	0	49.10%	0	0	0	0	0	0	43.99%	0	0	0	0	0	0	43.23%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		Covered bonds	495	594	54	1	5	5	9.00%	725	332	86	1	3	9	9.84%	845	197	102	1	2	11	10.46%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Securitisation																					
71		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
72		TOTAL	**3,457**	**888**	**117**	**21**	**15**	**27**	**23.26%**	**3,667**	**589**	**207**	**25**	**12**	**55**	**26.36%**	**3,741**	**439**	**282**	**22**	**11**	**84**	**29.81%**

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

OP Osuuskunta

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	FRANCE	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
74		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
75		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
76		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Multilateral Development Banks	138	19	1	1	3	0	49.10%	119	36	3	1	5	1	43.99%	104	46	8	1	7	3	43.23%
78		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Institutions	184	5	4	3	0	2	51.74%	175	9	9	3	0	5	51.74%	164	13	16	3	0	8	51.74%
80		Corporates	99	105	8	0	6	5	59.68%	139	60	13	0	3	8	59.16%	161	35	16	0	1	10	58.77%
81		of which: Other - SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
82		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
83		Retail	2	0	0	0	0	0	49.36%	2	0	0	0	0	0	46.87%	2	0	0	0	0	0	44.92%
84		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
85		Secured by mortgages on immovable property and ADC exposures	6	1	0	0	0	0	36.33%	5	1	0	0	0	0	38.20%	4	1	0	0	0	0	41.41%
86		of which: Residential immovable property	5	0	0	0	0	0	35.85%	5	1	0	0	0	0	37.70%	4	1	0	0	0	0	41.23%
87		of which: Commercial immovable property	0	0	0	0	0	0	40.91%	0	0	0	0	0	0	42.33%	0	0	0	0	0	0	43.14%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		Covered bonds	633	747	57	1	43	34	59.75%	921	420	95	1	19	57	59.25%	1,076	246	115	1	9	67	58.88%
91		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Collective investments undertakings (CIU)	0	0	0	0	0	0	49.10%	0	0	0	0	0	0	43.99%	0	0	0	0	0	0	43.23%
93		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Securitisation																					
95		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
96		**TOTAL**	**1,062**	**877**	**70**	**4**	**52**	**41**	**59.09%**	**1,361**	**525**	**121**	**5**	**27**	**71**	**58.25%**	**1,511**	**342**	**155**	**5**	**18**	**89**	**57.30%**

RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
97	SWEDEN	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		Central governments	5	0	0	0	0	0	40.00%	5	0	0	0	0	0	40.00%	5	0	0	0	0	0	40.00%
99		Regional governments or local authorities	31	0	0	0	0	0	40.00%	30	1	0	0	0	0	40.00%	30	1	0	0	0	0	40.00%
100		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Institutions	177	3	3	2	0	1	48.38%	170	6	7	1	0	3	48.38%	166	7	9	1	0	5	48.38%
104		Corporates	1,127	222	98	2	8	42	42.84%	1,184	150	113	2	5	47	41.66%	1,208	114	125	1	3	51	40.98%
105		of which: Other - SME	54	9	79	0	0	36	44.94%	56	6	80	0	0	36	44.86%	57	5	80	0	0	36	44.79%
106		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Retail	25	8	2	0	0	1	36.61%	24	8	3	0	0	1	31.45%	19	11	5	0	1	2	31.44%
108		of which: SME	0	0	0	0	0	0	32.47%	0	0	0	0	0	0	32.66%	0	0	0	0	0	0	32.83%
109		Secured by mortgages on immovable property and ADC exposures	33	6	1	0	0	0	33.13%	31	6	2	1	0	1	28.02%	23	10	6	0	0	2	39.02%
110		of which: Residential immovable property	29	6	1	0	0	0	27.85%	28	6	2	0	0	0	24.90%	25	7	3	0	0	1	31.18%
111		of which: Commercial immovable property	4	0	0	0	0	0	74.18%	4	1	0	1	0	0	65.27%	-2	3	3	-1	0	2	45.73%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		Covered bonds	279	329	27	0	11	9	32.43%	409	182	44	1	6	14	32.56%	472	108	54	1	3	18	32.68%
115		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		Securitisation																					
119		Other exposures	0	0	0	0	0	0	40.67%	0	0	0	0	0	0	42.21%	0	0	0	0	0	0	43.13%
120		**TOTAL**	**1,678**	**568**	**131**	**4**	**20**	**53**	**40.67%**	**1,854**	**353**	**170**	**5**	**11**	**67**	**39.19%**	**1,924**	**252**	**201**	**3**	**7**	**78**	**38.79%**

RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
121	NORWAY	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
122		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
123		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions	80	1	1	1	0	0	39.69%	76	3	3	1	0	1	39.69%	72	4	5	1	0	2	39.69%
128		Corporates	749	52	3	1	2	1	46.44%	754	45	6	1	1	3	46.44%	753	43	9	1	1	4	46.43%
129		of which: Other - SME	98	3	0	0	0	0	46.32%	97	4	0	0	0	0	46.36%	96	5	1	0	0	0	46.38%
130		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Retail	5	1	0	0	0	0	33.58%	4	1	0	0	0	0	38.70%	4	2	1	0	0	0	40.56%
132		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
133		Secured by mortgages on immovable property and ADC exposures	7	1	1	0	0	0	36.72%	7	1	1	0	0	0	38.57%	5	2	2	0	0	1	42.33%
134		of which: Residential immovable property	6	1	1	0	0	0	36.08%	6	1	1	0	0	0	38.17%	6	1	1	0	0	0	39.51%
135		of which: Commercial immovable property	1	0	0	0	0	0	41.52%	1	0	0	0	0	0	41.66%	-1	1	1	0	0	1	44.49%
136		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds	455	480	28	0	14	13	46.53%	674	247	42	1	7	20	46.52%	770	142	51	1	4	24	46.52%
139		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																					
143		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		**TOTAL**	**1,297**	**535**	**34**	**2**	**16**	**15**	**46.05%**	**1,516**	**298**	**52**	**3**	**9**	**24**	**45.92%**	**1,604**	**193**	**68**	**2**	**5**	**31**	**45.79%**

RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
145	LITHUANIA	Central banks	6	1	0	0	0	0	0.00%	5	2	0	0	0	0	0.00%	5	2	0	0	0	0	0.00%
146		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
147		Regional governments or local authorities	25	3	0	0	1	0	49.10%	21	6	1	0	1	0	43.99%	18	8	1	0	1	1	43.23%
148		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
149		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
152		Corporates	1,659	260	23	3	7	10	41.12%	1,665	233	44	3	5	16	37.21%	1,694	188	60	3	3	22	36.10%
153		of which: Other - SME	622	78	8	1	2	4	46.63%	616	77	15	1	2	6	40.46%	622	65	21	1	1	8	38.45%
154		of which: Specialised Lending	21	1	0	0	0	0	35.93%	20	2	0	0	0	0	34.89%	20	2	0	0	0	0	34.46%
155		Retail	38	5	0	0	0	0	32.94%	38	5	1	0	0	0	33.28%	38	4	1	0	0	0	33.32%
156		of which: SME	38	5	0	0	0	0	32.87%	38	5	1	0	0	0	32.92%	38	4	1	0	0	0	33.04%
157		Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	42.26%	0	0	0	0	0	0	44.32%	0	0	0	0	0	0	44.19%
158		of which: Residential immovable property	0	0	0	0	0	0	40.86%	0	0	0	0	0	0	44.34%	0	0	0	0	0	0	44.32%
159		of which: Commercial immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	49.10%	0	0	0	0	0	0	43.99%	0	0	0	0	0	0	43.23%
161		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	43.90%	0	0	0	0	0	0	43.25%	0	0	0	0	0	0	43.20%
168		**TOTAL**	**1,728**	**269**	**24**	**3**	**7**	**10**	**40.96%**	**1,730**	**246**	**45**	**3**	**6**	**17**	**37.12%**	**1,756**	**203**	**63**	**3**	**4**	**23**	**36.02%**

2025 EU-wide Stress Test: Credit risk STA

OP Osuuskunta

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	ESTONIA	Central banks	5	0	0	0	0	0	0.00%	5	0	0	0	0	0	0.00%	5	0	0	0	0	0	0.00%
170		Central governments	11	0	0	0	0	0	40.00%	11	0	0	0	0	0	40.00%	11	0	0	0	0	0	40.00%
171		Regional governments or local authorities	68	1	0	0	0	0	40.00%	67	2	1	0	0	0	40.00%	67	2	1	0	0	0	40.00%
172		Public sector entities	1	0	0	0	0	0	49.10%	1	0	0	0	0	0	43.99%	1	0	0	0	0	0	43.23%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	2	0	0	0	0	0	51.75%	2	0	0	0	0	0	51.75%	1	0	0	0	0	0	51.75%
176		Corporates	1,185	131	20	3	3	8	38.78%	1,200	104	31	3	2	12	37.45%	1,209	86	41	2	1	15	37.36%
177		of which: Other - SME	675	70	14	1	2	5	34.62%	682	57	20	1	1	7	34.87%	686	47	25	1	1	9	35.35%
178		of which: Specialised Lending	1	0	0	0	0	0	42.44%	1	0	0	0	0	0	40.66%	1	0	0	0	0	0	40.01%
179		Retail	28	3	1	0	0	0	29.87%	28	3	1	0	0	0	32.34%	28	3	2	0	0	1	33.87%
180		of which: SME	24	3	0	0	0	0	33.56%	24	2	1	0	0	0	34.24%	25	2	1	0	0	0	34.97%
181		Secured by mortgages on immovable property and ADC exposures	8	1	0	0	0	0	36.15%	8	1	0	0	0	0	38.79%	6	3	1	0	0	0	41.47%
182		of which: Residential immovable property	6	1	0	0	0	0	35.42%	6	1	0	0	0	0	38.09%	5	1	1	0	0	0	41.13%
183		of which: Commercial immovable property	2	0	0	0	0	0	49.10%	2	1	0	0	0	0	43.99%	0	2	0	0	0	0	43.23%
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
188		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
189		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
190		Securitisation																					
191		Other exposures	10	3	0	0	0	0	44.46%	9	4	0	0	1	0	43.37%	8	4	1	0	1	0	43.21%
192		**TOTAL**	**1,319**	**140**	**22**	**3**	**4**	**8**	**38.38%**	**1,331**	**115**	**35**	**3**	**3**	**13**	**37.37%**	**1,335**	**99**	**46**	**3**	**2**	**17**	**37.45%**

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Securitisations

OP Osuuskunta

RowNum		(mln EUR)	1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	0						
3		SEC-ERBA	271						
4		SEC-IAA	0						
5		**Total**	**271**						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	27	30	33	37	30	35	42
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		**Total**	**27**	**30**	**33**	**37**	**30**	**35**	**42**
12	Impairments	**Total banking book others than assessed at fair value**		**0**	**0**	**0**	**0**	**0**	**0**

2025 EU-wide Stress Test: Risk exposure amounts

OP Osuuskunta

RowNum	(mln EUR)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	63,358	65,493	65,659	65,500	65,504	69,028	70,850	74,288
2	Risk exposure amount for securitisations and re-securitisations	27	27	30	33	37	30	35	42
3	Risk exposure amount other credit risk	63,331	65,466	65,629	65,466	65,466	68,998	70,815	74,246
4	Risk exposure amount for market risk	1,153	1,242	1,242	1,242	1,242	1,242	1,242	1,242
5	Risk exposure amount for operational risk	4,936	6,513	6,513	6,513	6,513	6,513	6,513	6,513
6	Other risk exposure amounts	2,309	3,209	3,209	3,209	3,209	3,209	3,209	3,209
7	**Total Risk exposure amount before Output floor**	**71,757**	**76,458**	**76,624**	**76,464**	**76,468**	**79,992**	**81,814**	**85,252**
8	**Unfloored Total Risk exposure amount (transitional)**		**76,458**	**76,624**	**76,464**	**76,468**	**79,992**	**81,814**	**85,252**
9	**Unfloored Total Risk exposure amount (fully loaded)**		**76,983**	**77,148**	**76,989**	**76,993**	**80,517**	**82,339**	**85,777**
10	Standardised Risk exposure amount for credit risk exposures		65,493	65,659	65,500	65,504	69,028	70,850	74,288
11	Standardised Risk exposure amount for market risk exposures		1,242	1,242	1,242	1,242	1,242	1,242	1,242
12	Standardised Risk exposure amount for operational risk		6,513	6,513	6,513	6,513	6,513	6,513	6,513
13	Other Standardised risk exposure amounts		0	0	0	0	0	0	0
14	**Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)**		**73,249**	**73,415**	**73,255**	**73,259**	**76,783**	**78,605**	**82,043**
15	**Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)**		**73,774**	**73,939**	**73,780**	**73,784**	**77,308**	**79,130**	**82,568**
16	**TOTAL RISK EXPOSURE AMOUNT (transitional)**	**71,757**	**76,458**	**76,624**	**76,464**	**76,468**	**79,992**	**81,814**	**85,252**
17	**TOTAL RISK EXPOSURE AMOUNT (fully loaded)**	**71,757**	**76,983**	**77,148**	**76,989**	**76,993**	**80,517**	**82,339**	**85,777**

2025 EU-wide Stress Test: Capital

OP Osuuskunta

(mln EUR, %)

RowNum				1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1		**A**	**OWN FUNDS**		**16,844**	**16,843**	**17,317**	**17,572**	**17,386**	**15,253**	**15,075**	**14,361**
2		**A.1**	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**15,451**	**15,450**	**15,924**	**16,179**	**15,993**	**13,860**	**13,682**	**12,968**
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		3,292		3,292	3,292	3,292	3,292	3,292	3,292
4		A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5		A.1.2	Retained earnings		11,214		11,808	12,523	13,061	10,300	10,436	10,490
6		A.1.3	Accumulated other comprehensive income		-492		-492	-492	-492	-770	-770	-770
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-251		-251	-251	-251	-493	-493	-493
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-241		-241	-241	-241	-277	-277	-277
9		A.1.3.3	Other OCI contributions		0		0	0	0	0	0	0
10		A.1.4	Other Reserves		2,123		2,123	2,123	2,123	2,123	2,123	2,123
11		A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0	0
13		A.1.7	Adjustments to CET1 due to prudential filters		95	95	95	95	95	139	139	139
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-22	-22	-22	-22	-22	-33	-33	-33
15		A.1.7.2	Cash flow hedge reserve		140		140	140	140	195	195	195
16		A.1.7.3	Other adjustments		-24		-24	-24	-24	-24	-24	-24
17		A.1.8	(-) Intangible assets (including Goodwill)		-320		-298	-265	-237	-298	-265	-237
18		A.1.8.1	of which: Goodwill (-)		-190		-190	-190	-190	-190	-190	-190
19		A.1.8.2	of which: Software assets (-)		-15		-16	-7	-1	-16	-7	-1
20		A.1.8.3	of which: Other intangible assets (-)		-115		-92	-69	-46	-92	-69	-46
21		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0	0	0	0	0	-392	-246	-189
22		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0	0
23		A.1.11	(-) Defined benefit pension fund assets		-197		-197	-197	-197	-128	-128	-128
24		A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0	0
27		A.1.14.1	of which: from securitisation positions (-)		0		0	0	0	0	0	0
28		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	0	0	0
29		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
30		A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31	OWN FUNDS	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32		A.1.18A	(-) Insufficient coverage for non-performing exposures		-59	-60	-151	-442	-954	-151	-442	-1,038
33		A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34		A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-205		-255	-458	-698	-255	-458	-714
36		A.1.20	CET1 capital elements or deductions - other		0		0	0	0	0	0	0
37		A.1.21	Amount subject to IFRS 9 transitional arrangements		0							
38		A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0							
39		A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0							
40		A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0							
41		A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0							
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0							
43		A.1.22	Transitional adjustments		0	0	0	0	0	0	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0							
46		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47		A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	0
48		A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0	0
49		A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
50		A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		0	0	0			0		

2025 EU-wide Stress Test: Capital

OP Osuuskunta

RowNum			(mln EUR, %)	IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				1	2	3	4	5	6	7	8	9
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		0	0	0	0	0	0	0	0
52		A.2.1	Additional Tier 1 Capital instruments		0	0	0	0	0	0	0	0
53		A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54		A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0
55		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56		A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		15,451	15,450	15,924	16,179	15,993	13,860	13,682	12,968
58		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,393	1,393	1,393	1,393	1,393	1,393	1,393	1,393
59		A.4.1	Tier 2 Capital instruments		1,288	1,288	1,288	1,288	1,288	1,288	1,288	1,288
60		A.4.2	Other Tier 2 Capital components and deductions		83	83	83	83	83	83	83	83
61		A.4.3	Tier 2 transitional adjustments		22	22	22	22	22	22	22	22
62		A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
63	TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			76,458	76,624	76,464	76,468	79,992	81,814	85,252
64		B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			76,983	77,148	76,989	76,993	80,517	82,339	85,777
65		B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			73,249	73,415	73,255	73,259	76,783	78,605	82,043
66		B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			73,774	73,939	73,780	73,784	77,308	79,130	82,568
67		B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		71,757	76,458	76,624	76,464	76,468	79,992	81,814	85,252
68		B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		71,757	76,983	77,148	76,989	76,993	80,517	82,339	85,777
69	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio (transitional)		21.53%	20.21%	20.78%	21.16%	20.91%	17.33%	16.72%	15.21%
70		C.2	Tier 1 Capital ratio (transitional)		21.53%	20.21%	20.78%	21.16%	20.91%	17.33%	16.72%	15.21%
71		C.3	Total Capital ratio (transitional)		23.47%	22.03%	22.60%	22.98%	22.74%	19.07%	18.43%	16.85%
72	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		15,451	15,450	15,924	16,179	15,993	13,860	13,682	12,968
73		D.2	TIER 1 CAPITAL (fully loaded)		15,451	15,450	15,924	16,179	15,993	13,860	13,682	12,968
74		D.3	TOTAL CAPITAL (fully loaded)		16,822	16,821	17,295	17,550	17,364	15,231	15,053	14,339
75	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		21.53%	20.07%	20.64%	21.01%	20.77%	17.21%	16.62%	15.12%
76		E.2	Tier 1 Capital ratio (fully loaded)		21.53%	20.07%	20.64%	21.01%	20.77%	17.21%	16.62%	15.12%
77		E.3	Total Capital ratio (fully loaded)		23.44%	21.85%	22.42%	22.80%	22.55%	18.92%	18.28%	16.72%
78	Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		147,674		147,674	147,674	147,674	147,674	147,674	147,674
79		H.2	Total leverage ratio exposures (fully loaded)		147,674		147,674	147,674	147,674	147,674	147,674	147,674
80		H.3	Leverage ratio (transitional)		10.46%	10.46%	10.78%	10.96%	10.83%	9.39%	9.26%	8.78%
81		H.4	Leverage ratio (fully loaded)		10.46%	10.46%	10.78%	10.96%	10.83%	9.39%	9.26%	8.78%
82	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83		P.2	Countercyclical capital buffer		0.13%		0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
84		P.3	O-SII buffer		1.50%		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
85		P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		1.02%		1.02%	1.02%	1.02%	1.02%	1.02%	1.02%
87		P.6	Combined buffer		5.15%		5.15%	5.15%	5.15%	5.15%	5.15%	5.15%
88	Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
89		R.1.1	of which: CET1		1.27%	1.27%	1.27%	1.27%	1.27%	1.27%	1.27%	1.27%
90		R.1.2	of which: AT1		0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%
91		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.25%	10.25%	10.25%	10.25%	10.25%	10.25%	10.25%	10.25%
92		R.2.1	of which: CET1		5.77%	5.77%	5.77%	5.77%	5.77%	5.77%	5.77%	5.77%
93		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		15.40%	15.40%	15.40%	15.40%	15.40%	15.40%	15.40%	15.40%
94		R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.92%	10.92%	10.92%	10.92%	10.92%	10.92%	10.92%	10.92%
95		R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	Shortages	S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount		2.54%	2.66%	2.67%	2.66%	2.66%	2.74%	2.78%	2.85%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

2025 EU-wide Stress Test: P&L

OP Osuuskunta

RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	**Net interest income**	3,046	2,819	2,698	2,354	2,748	2,704	2,327
2	Interest income	6,316	4,793	4,381	4,496	6,231	5,833	5,671
3	Interest expense	-3,270	-1,974	-1,683	-2,143	-3,483	-3,129	-3,344
4	**Dividend income**	165	165	165	165	83	83	83
5	**Net fee and commission income**	520	520	520	520	363	383	411
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	-98	53	53	53	-387	50	50
7	**Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss**					272		
8	**Other operating income not listed above, net**	253	71	74	79	-270	74	79
9	**Total operating income, net**	3,887	3,629	3,511	3,171	2,809	3,293	2,949
10	**Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss**	-96	-675	-309	-325	-2,283	-1,022	-977
11	**Other income and expenses not listed above, net**	-1,720	-1,742	-1,743	-1,748	-1,832	-1,784	-1,782
12	**Profit or (-) loss before tax from continuing operations**	2,071	1,212	1,459	1,099	-1,306	487	190
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-390	-364	-438	-330	392	-292	-114
14	**Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)**	0						
15	**Profit or (-) loss for the year**	**1,681**	**848**	**1,022**	**769**	**-914**	**195**	**76**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	176	255	306	231	0	58	23
17	**Attributable to owners of the parent net of estimated dividends**	1,505	594	715	538	-914	136	53
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0
20	Total assets	138,648						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

2025 EU-wide Stress Test: Major capital measures and realised losses

OP Osuuskunta

	(mln EUR)	1
RowNum	**Issuance of CET 1 Instruments 01 January to 31 March 2025**	**Impact on Common Equity Tier 1**
1	Raising of capital instruments eligible as CET1 capital (+)	18
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	**Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025**	**Impact on Additional Tier 1 and Tier 2**
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowNum	**Realised losses 01 January to 31 March 2025**	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0