

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	
Rov	vNum	(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
	- ≺	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



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

											Restated							
											31/12/2024*							
					Exposure	values			Risk expos	sure amounts								
				A-IR	RB.	F-I	RB	A-	-IRB	F-	IRB	61	61	61	Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio
RowNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure f	for Stage 2 exposure	for Stage 3 exposur	e Stage 3 expos
22		Central banks		0	0	0		0)	0		0			0 0	0		0 -
23		Central governments		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 -
25		Public sector entities		0	0	0		0		0		0			0 0	0		0 -
26		Institutions				0		0		()	0 () (0	0 0	0		0 -
27		Corporates		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 -
29		Corporates - Of Which: SME general corporates		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 -
31		Retail		0	0			0)	0		(0 0	0		0 -
32	FINLAND	Retail - Secured by residential estate property		0	0			0)	0					0	0		0 -
33		Retail - Qualifying Revolving		0	0			0)	0					0 0	0		0 -
34		Retail - Purchased receivables		0	0			0)	0		(0	0	0		0 -
35		Retail - Other Retail		0	0			0		0					0 0	0		0 -
36		Retail - Other Retail - Of Which: SME		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 -
38		Collective investments undertakings (CIU)		0	0	0		0)	0 0		0		0	0 0	0		0 -
39		Equity		0	0			0)	0		())	0	0		0 -
40		Securitisation																
41		Other non-credit obligation assets		0	0			0)	0		() (0	0 0	0		0 -
42		TOTAL		0	0	0		0		ol		0			ol ol	0		0 -

											Restated						
											31/12/2024*						
					Exposur	e values			Risk expos	sure amounts							
				A-IRB		F-II	RB	A-I	RB	F-	IRB				Stock of provisions Stock of provision	Stock of provisions	Coverage Ratio -
RowNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure for Stage 2 exposure	e for Stage 3 exposure	Stage 3 exposure
43		Central banks	,	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) -
45		Regional governments or local authorities		0	(0	C	0		0 0)	0 (0	0 0	0 0) -
46		Public sector entities		0	(0	(0	(0 0)	0 () (0	0 0	0 0) -
47		Institutions				0	()		0)	0 () (0	0 0	0 0) -
48		Corporates		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) -
50		Corporates - Of Which: SME general corporates		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) -
52	G558448W/	Retail		0	(0	(0) (0	0 0	0 0	-
53	GERMANY	Retail - Secured by residential estate property		0	(0	(0) (0	0 0	0 0) -
54		Retail - Qualifying Revolving		0	(0	(0) (0	0 0	0 0) -
55		Retail - Purchased receivables		0	(0	(0) (0	0 0	0 0	-
56		Retail - Other Retail		0	(0	(0) (0	0 0	0 0) -
57		Retail - Other Retail - Of Which: SME		0	()		0		0) (0	0 0	0 0) -
58		Retail - Other Retail - Of Which: non-SME		0	(D		0		0			0	0	0 0	0 0) -
59		Collective investments undertakings (CIU)		0	(0	C	0	(0 0)	0	0	0	0 0	0 0) -
60		Equity		0	()		0		0			0	0	0 0	0 0) -
61 62		Securitisation															
62		Other non-credit obligation assets		0	(,	0		0) (0	0 0	0) -

										Restated							
										31/12/2024*							
				Expos	ure values			Risk expos	ure amounts								
			A-II	RB	F-IF	В	A-II	RB		F-IRB				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum		(mln	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		e for Stage 2 exposure		
64		Central banks	C		0 0	C	0		o l	0	0	0	0	0	0 0	0) <u>-</u>
65		Central governments	C		0 0	(0		D	0	0	0	0	0	0 0	0	<i>y</i> -
66		Regional governments or local authorities	C		0 0	(0		O .	0	0	0	0	0	0 0	0	<i>y</i> -
67		Public sector entities	C		0 0	(0		O .	0	0	0	0	0	0 0	0	<i>y</i> -
68		Institutions			0	C				0	0	0	0	0	0	0	<i>)</i> -
69		Corporates	C		0 0	C	0		O .	0	0	0	0	0	0	0	<i>)</i> -
70		Corporates - Of Which: Specialised Lending	0		0	C	0	(O .	0	0	0	0	0	0	0	<i>j</i> -
71		Corporates - Of Which: SME general corporates	O		0 0	C	0		D	0	0	0	0	0	0	0	<i>)</i> -
72		Corporates - Of Which: Purchased receivables	0		0 0	C	0		O .	0	0	0	0	0	0	0	<i>)</i> -
73		Retail	C		0		0	(O .			0	0	0	0	0	<i>y</i> -
74	FRANCE	Retail - Secured by residential estate property	C		0		0	(O .			0	0	0	0	0	<i>y</i> -
75		Retail - Qualifying Revolving	C		0		0					0	0	0	0 0	0	<i>y</i> -
76		Retail - Purchased receivables	C		0		0					0	0	0	0 0	0	<i>y</i> -
77		Retail - Other Retail	C		0		0		0			0	0	0	0 0	0	<i>y</i> -
78		Retail - Other Retail - Of Which: SME	C		0		0		D			0	0	0	0	0	<i>y</i> -
79		Retail - Other Retail - Of Which: non-SME	C		0		0	(D			0	0	0	0 0	0	J -
80		Collective investments undertakings (CIU)	C		0 0	C	0	(D .	0	0	0	0	0	0 0	0	ı -
81		Equity	C		0		0	(0	0	0	0 0	0	J -
82		Securitisation															
83		Other non-credit obligation assets	O		0		0					0	0	0	0 0	0	j -
84		TOTAL	0		0 0	(0			0	0	0	0	0	0 0)) -



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

											Restated							
											31/12/2024*							
					Exposure	values			Risk expos	ure amounts								
				A-IRB		F-I	RB	A-II	RB	F-IF	RB				Stock of provisions	Stock of provision	ns Stock of provisions	Coverage Ratio -
					56 11 1		56.11.1		56111		5 (); 1	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			re for Stage 3 exposure	
RowNum			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
106		Central banks	(IIIIII EUK, 76)	0		0				0		0 0		(0	0	0 -
107		Central parks Central governments		0		0				0		0 0			<u> </u>	0	0	0 -
107		Regional governments or local authorities		0		0				0		0 0	0))	0	0	0 -
109		Public sector entities		0		0				0		0 0) 0		<u> </u>	0	0	0 -
110		Institutions		0		0				0		0 0) 0		<u> </u>	0	0	0 -
111		Corporates		0	0	0		0	0	0		0 () 0		0	0	0	n -
112		Corporates - Of Which: Specialised Lending		0	0	0		0		0		0 (0		0	0	0	0 -
113		Corporates - Of Which: SME general corporates		0	0	0		0	C	0		0 0	0 0	(0	0	0	ο -
114		Corporates - Of Which: Purchased receivables		0	0	0		0	C	0		0 (0	(0	0	0	J -
115		Retail		0	0			0	C			(0	(o	0	0	J -
116	NORWAY	Retail - Secured by residential estate property		0	0			0	C)			0	(o	0	0	J -
117	1101(11/1)	Retail - Qualifying Revolving		0	0			0	C)		(0	(O .	0	0	J -
118		Retail - Purchased receivables		0	0			0	C)		(0	(O .	0	0	J -
119		Retail - Other Retail		0	0			0	C)		(0	(0	0	0	J -
120		Retail - Other Retail - Of Which: SME		0	0			0	C)		(0	(O .	0	0	J -
121		Retail - Other Retail - Of Which: non-SME		0	0			0	C)		(0	(O .	0	0	J -
122		Collective investments undertakings (CIU)		0	0	0		0	C	0		0 (0	(D	0	0	J -
123		Equity		0	0			0	C)		(0	(D	0	0	J -
124		Securitisation																
125		Other non-credit obligation assets		0	0			0	C)		(0	(D	0	0	J -
													1	†	+			+

			I								Restated							
											31/12/2024*							
					Exposure	e values			Risk exposu	ire amounts								
				A-IRB		F-II	RB	A-I	RB	F-IF	В				Stock of provisions	Stock of provisions	Stock of provisions	Coverage Ratio -
RowNum			(mln EUR <i>,</i> %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	or Stage 2 exposure	for Stage 3 exposure	e Stage 3 exposure
127		Central banks	(111111 2011, 76)	0	0	0	(0	0	0		0	0		0	0	C	0 -
128		Central governments		0	C	0	(0	0	0		0 (0 0	0 0	0	0	C	0 -
129		Regional governments or local authorities		0	C	0	(0	0	0		0	0		0	0	C	0 -
130		Public sector entities		0	C	0	(0	0	0		0	0	0 0	0	0	C	0 -
131		Institutions				0	(o l		0		0	0	0	0	0	C	0 -
132		Corporates		0	C	0	(0	0	0		0	0	0	0	0	C	0 -
133		Corporates - Of Which: Specialised Lending		0	C	0	(0	0	0		0	0	0	0	0	C	0 -
134		Corporates - Of Which: SME general corporates		0	C	0	(0	0	0		0	0	0	0	0	C	0 -
135		Corporates - Of Which: Purchased receivables		0	C	0	(0	0	0		0	0	0	0	0	C	0 -
136		Retail		0	C			0	0				0	0	0	0	C	0 -
137	LITHUANIA	Retail - Secured by residential estate property		0	C			0	0				0	0	0	0	C	0 -
138		Retail - Qualifying Revolving		0	C			0	0				0	0	0	0	C	0 -
139		Retail - Purchased receivables		0	C			0	0				0	0	0	0	C	0 -
140		Retail - Other Retail		0	C			0	0				0	0	0	0	C	0 -
141		Retail - Other Retail - Of Which: SME		0	C)		0	0				0	0	0	0	C	0 -
142		Retail - Other Retail - Of Which: non-SME		0	C			0	0				0	0	0	0	C	0 -
143		Collective investments undertakings (CIU)		0	C	0	(0	0	0		0	0	0	0	0	C	0 -
144		Equity		0	C)		0	0				0	0 0	0	0	C	0 -
145		Securitisation																
146		Other non-credit obligation assets		0	0			0	0						0	0	0	0 -
14/		TOTAL		0	C	0	(0	0	0		U (J 0) (0	0	C	J -

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

	OP Osuuskunta			10	10	20	21				25	0.5	27	00	00	0.0	21	22			25	
		16	1/	18	19	20	21	22	23	24	25	26		28	29	30	31	32	33	34	35	
												Baseline Scenario										
					31/12/202	25						31/12/2026							31/12/2027			
	(mln EUR, 9		Stage 2 exposure	e Stage 3 exposui	Stock of prov for Stage 1 exp	isions Stock of provi posure for Stage 2 exp	sions Stock of provision osure for Stage 3 exposu	ns Coverage Ratio - Ire Stage 3 exposure	Stage 1 exposure Stag	· 2 exposure S	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			ions Stock of provisions Stage 3 expos	
	Central banks	7.57	0	0	0	0	0	0 -	0	0	C	0	0	0	-	C		0	0 0		0	0 -
	Central governments		0	0	0	0	0	0 -	0	0	C	0	0	0	-	C		o	0 0		0	0 -
	Regional governments or local authorities		0	0	0	0	0	0 -	0	0	C	0	0	0	-	C		0	0 0)	0	0 -
	Public sector entities		0	0	0	0	0	0 -	0	0	C	0	0	0	-	C		0	0 0)	0	0 -
	Institutions		0	0	0	0	0	0 -	0	0	C	0	0	0	-	C		0	0 0)	0	0 -
	Corporates		0	0	0	0	0	0 -	0	0	C	0	0	0	-	C)	0	0 0)	0	0 -
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0 -	0	0	С	0	0	0	-	C)	ס	0 0)	0	0 -
	Corporates - Of Which: SME general corporates		0	0	0	0	0	0 -	0	0	C	0	0	0	-	C)	0	0 0)	0	0 -
	Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -	0	0	C	0	0	0	-	C)	0	0 0)	0	0 -
	Retail		0	0	0	0	0	0 -	0	0	C	0	0	0	-	C)	0	0)	0	0 -
OP Osuuskunta	Retail - Secured by residential estate property		0	0	0	0	0	0 -	0	0	C	0	0	0	-	C		ס	0)	0	0 -
	Retail - Qualifying Revolving		0	0	0	0	0	0 -	0	0	C	0	0	0	-	C)	ס	0)	0	0 -
	Retail - Purchased receivables		0	0	0	0	0	0 -	0	0	C	0	0	0	-	C)	ס	0)	0	0 -
	Retail - Other Retail		0	0	0	0	0	0 -	0	0	C	0	0	0	-	C)	0	0 0		0	0 -
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -	0	0	C	0	0	0	-	C)	ס	0)	0	0 -
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 -	0	0	C	0	0	0	-	C)	ס	0)	0	0 -
	Collective investments undertakings (CIU)		0	0	0	0	0	0 -	0	0	C	0	0	0	-	C)	ס	0)	0	0 -
	Equity		0	0	0	0	0	0 -	0	0	C	0	0	0	-	C)	ס	0)	0	0 -
	Securitisation																					
	Other non-credit obligation assets		0	0	0	0	0	0 -	0	0	C	0	0	0	-	C)	0	0 0)	0	0 -
	TOTAL		0	0	0	0	0	0 -	0	0	C	0	0	0	-	C			0		0	0 -

										Baseline Scenario							
					31/12/2025					31/12/2026					31/12/2027		
wNum		Stage 1 expo	sure Stage 2 expo	ure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions Coverage Ratio for Stage 3 exposure Stage 3 exposu	- Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Stock of provision for Stage 2 exposure for Stage 3 expos	ns Coverage Ratio - ure Stage 3 exposure	Stage 1 exposure Stage 2 exp	oosure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stage 3 exp	ions for Coverage Rat osure Stage 3 expos
22	Central banks		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 -
24	Regional governments or local authorities		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 -
26	Institutions		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 -
28	Corporates - Of Which: Specialised Lending		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	D	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 -
31	Retail		0	0	0 (0	0 -	0		0	0 0	0 -	0	0	0 (0	0 -
FINLAND	Retail - Secured by residential estate property		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 -
34	Retail - Purchased receivables		0	0	0 (0	0 -	0	D	0	0 0	0 -	0	0	0 (0	0 -
35	Retail - Other Retail		0	0	0 (0	0 -	0	D	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 -
37	Retail - Other Retail - Of Which: non-SME		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 -
39	Equity		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 -
42	TOTAL		0	0	0 (0	0 -	0		0	0 0	0 -	0	0	0 (0	0 -

														Baseline	Scenario									
							31/12/2025							31/12/2	2026						31/12/2027			
RowNum			Stag (mln EUR, %)	e 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 exposur	s Coverage Ratio - re Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of pr for Stage 1	rovisions Stock of pro exposure for Stage 2 o	ovisions Stock of provisions xposure for Stage 3 exposur	s Coverage Ratio - re Stage 3 exposure	Stage 1 exposure	Stage 2 exposui	e Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provision e for Stage 2 exposu	ns Stock of provisions are Stage 3 exposure	for Coverage Ra e Stage 3 expo
43		Central banks		0	0		0 0	(0 -	0) (0	0	0	0 -	C		0	0	0	0	0 -
44		Central governments		0	0		0 0	(o	0 -	0) (0	0	0	0 -	C)	0	0	0	0	0 -
45		Regional governments or local authorities		0	0		0 0	(o	0 -	0) (0	0	0	0 -	C)	0	0	0	0	0 -
46		Public sector entities		0	0		0 0	(o l	0 -	0) ()	0	0	0	0 -	C)	0	0	0	0	0 -
47		Institutions		0	0		0 0	(o	0 -	0) (0	0	0	0 -	C)	0	0	0	0	0 -
48		Corporates		0	0		0 0	(o	0 -	0))	0	0	0	0 -	C)	0	0	0	0	0 -
49		Corporates - Of Which: Specialised Lending		0	0		0 0	(o l	0 -	0))	0	0	0	0 -	C)	0	0	0	0	0 -
50		Corporates - Of Which: SME general corporates		0	0)	0 0	(o l	0 -	0))	0	0	0	0 -	C)	0	0	0	0	0 -
51		Corporates - Of Which: Purchased receivables		0	0)	0 0	(o l	0 -	0) (D	0	0	0	0 -	C)	0	0	0	0	0 -
52	0.555.445.07	Retail		0	0)	0 0	(o l	0 -	0) (D	0	0	0	0 -	C)	0	0	0	0	0 -
53 G	GERMANY	Retail - Secured by residential estate property		0	0)	0 0	(0	0 -	0) (D	0	0	0	0 -	C)	0	0	0	0	0 -
54		Retail - Qualifying Revolving		0	0)	0 0	(o l	0 -	0) (D	0	0	0	0 -	C)	0	0	0	0	0 -
55		Retail - Purchased receivables		0	0)	0 0	(0	0 -	0) (D	0	0	0	0 -	C)	0	0	0	0	0 -
56		Retail - Other Retail		0	0)	0 0	(0	0 -	0) (D	0	0	0	0 -	C)	0	0	0	0	0 -
57		Retail - Other Retail - Of Which: SME		0	0)	0 0	(ס	0 -	0) ()	0	0	0	0 -	C)	0	0	0	0	0 -
58		Retail - Other Retail - Of Which: non-SME		0	0)	0	(ס	0 -	0)		0	0	0	0 -	C		0	0	0	0	0 -
59		Collective investments undertakings (CIU)		0	0)	0	(0	0 -	0	(0	0	0	0 -	C)	0	0	0	0	0 -
60		Equity		0	0		0 0	(0	0 -	0			0	0	0	0 -	C		0	0	0	0	0 -
61		Securitisation																						
62		Other non-credit obligation assets TOTAL		0	0)	0 0	(0	0 -	0) ()	0	0	0	0 -	C)	0	0	0	0	0 -

													Baseline Scenario									
						31/12/20	025						31/12/2026						31/12/20	027		
RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of pro for Stage 1 ex	ovisions Stock of poxposure for Stage 2	rovisions Stock of exposure for Stag	of provisions Coverage Ratio - ge 3 exposure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of provision for Stage 1 exposure for Stage 2 exposu	s Stock of provisions re for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provi for Stage 1 exp	isions Stock of provisio posure for Stage 2 expos	ons Stock of provisions fo sure Stage 3 exposure	or Coverage Ratio - Stage 3 exposure
64		Central banks		0 (0	0	0	0 -	0	(0	0 0	0) -		0	J	0	0	0	0 -
65		Central governments		0 ()	0	0	0	0 -	0	(0	0 0	0 () -		0	J	0	0	0	0 -
66		Regional governments or local authorities		0 (0	0	0	0 -	0	(0	0 0	0 () -		0	<u>ي</u>	0	0	0	0 -
67		Public sector entities		0 ()	0	0	0	0 -	0	(0	0 0	0 () -		0	J	0	0	0	0 -
68		Institutions		0 ()	0	0	0	0 -	0	(0	0 0	0 () -		0	J	0	0	0	0 -
69		Corporates		0 ()	0	0	0	0 -	0	(0	0 0	0 () -		0	J	0	0	0	0 -
70		Corporates - Of Which: Specialised Lending		0 ()	0	0	0	0 -	0	(0	0 0	0 () -		0	J	0	0	0	0 -
71		Corporates - Of Which: SME general corporates		0 0)	0	0	0	0 -	0	(0	0 0	0) -		0	J	0	0	0	0 -
72		Corporates - Of Which: Purchased receivables		0 0		0	0	0	0 -	0	(0	0 0	0) -		0	J	0	0	0	0 -
73		Retail		0 ()	0	0	0	0 -	0	(0	0 0	0 () -		0	<u>)</u>	0	0	0	0 -
74	FRANCE	Retail - Secured by residential estate property		0 ()	0	0	0	0 -	0	(0	0 0	0 () -		0	<u>)</u>	0	0	0	0 -
75		Retail - Qualifying Revolving		0 ()	0	0	0	0 -	0	(0	0 0	0 () -		0	<u>)</u>	0	0	0	0 -
76		Retail - Purchased receivables		0 ()	0	0	0	0 -	0	(0	0 0	0 () -		0	<u>)</u>	0	0	0	0 -
77		Retail - Other Retail		0 ()	0	0	0	0 -	0	(0	0 0	0 () -		0	<u>)</u>	0	0	0	0 -
78		Retail - Other Retail - Of Which: SME		0 0		0	0	0	0 -	0	(0	0 0	0) -		0	J	0	0	0	0 -
79		Retail - Other Retail - Of Which: non-SME		0 (0	0	0	0 -	0	(0	0 0	0) -		0	<u>ာ</u>	0	0	0	0 -
80		Collective investments undertakings (CIU)		0		0	0	0	0 -	0	(0	0 0	0) -		0	J	0	0	0	0 -
81		Equity		0 0		0	0	0	0 -	0	(0	0 0	0) -		0	J	0	0	0	0 -
82		Securitisation																				
83		Other non-credit obligation assets		0 (0	0	0	0 -	0	(0	0 0	0 () -		0	o	0	0	0	0 -
84		TOTAL		0 0		0	0	0	0 -	0	(0	0 0	0) -		0	0	0	0	0	0 -



			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenario)									
						31/12/202	25						31/12/2026							31/12/2027	7		
RowNum				Stage 2 exposure	Stage 3 exposure			isions Stock of provision posure for Stage 3 exposu	ns Coverage Ratio - ure 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 provision for Stage 1 expos	ons Stock of pro sure for Stage 2 ex	visions Stock of provis oposure Stage 3 expe	sions for Coverage Ratio - osure Stage 3 exposure
		(mln EUR,	, %)																				
85		Central banks		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 -
87		Regional governments or local authorities		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 -
89		Institutions		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 -
91		Corporates - Of Which: Specialised Lending		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 -
93		Corporates - Of Which: Purchased receivables		0	0	0	0	0	0 -	0	() (0 (0	0	-		0	0	0	0	0	0 -
94	2 ==	Retail		0	0	0	0	0	0 -	0	() (0 (0	0	-		0	0	0	0	0	0 -
95	SWEDEN	Retail - Secured by residential estate property		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 -
97		Retail - Purchased receivables		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 -
99		Retail - Other Retail - Of Which: SME		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 -
101		Collective investments undertakings (CIU)		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 -
103		Securitisation																					
104		Other non-credit obligation assets		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 -

														Baseline Scenario										
							31/12/2025							31/12/2026							31/12/2027			
owNum				ge 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 e 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 provision of the stage 2 exposes	ons Stock of provisions sure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions e for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 expo
100		Control houles	(mln EUR, %)	0	0		0	0	0		0	0			0	0		0		0	0	0		
106 107		Central banks Central governments		0	0		0	0 0	0 0	-	0	0)	0	0	0 0	1 -	0		0	0	0 0		0 -
108		Regional governments or local authorities		0	0		0	0 0	0	_	0	0) 	0	0	0 0) <u>-</u>	0		0	0	0 0		n -
109		Public sector entities		0	0		0 (0 0	0 0	_	0	0)	0	0	0 0) -	0		0	0	0 0		n -
10		Institutions		0	0		0 (0 0	0 0	-	0	0)	0	0	0 0) -	0		0	0	0 0) -) -
11		Corporates		0	0		0 (0 0	0 0	-	0	0)	0	0	0 0) -	0		0	0	0 0		0 -
12		Corporates - Of Which: Specialised Lending		0	0		0 (0 0	0 0	-	0	0		0	0	0 0) -	0		0	0	0 0		0 -
13		Corporates - Of Which: SME general corporates		0	0		0 (0 0	0 0	-	0	0		0	0	0 0) -	0		0	0	0 0		0 -
.4		Corporates - Of Which: Purchased receivables		0	0		0	0 0	0 0	-	0	0		0	0	0 0) -	0		0	0	0 0)	0 -
15		Retail		0	0		0	0 0	0 0	-	0	0		0	0	0 (-	0		0	0	0 ()	0 -
16 NOR	RWAY	Retail - Secured by residential estate property		0	0		0 (0 0	0 0	-	0	0		0	0	0 (-	0		0	0	0 ()	0 -
17		Retail - Qualifying Revolving		0	0		0 (0 0	0 0	-	0	0		0	0	0 () -	0		0	0	0 ((0 -
18		Retail - Purchased receivables		0	0		0 (0 0	0 0	-	0	0)	0	0	0 () -	0		0	0	0 ((0 -
.19		Retail - Other Retail		0	0		0	0	0	-	0	0		0	0	0 0	-	0		0	0	0		0 -
20		Retail - Other Retail - Of Which: SME		0	0		0	0	0	-	0	0		0	0	0 0	-	0		0	0	0		0 -
		Retail - Other Retail - Of Which: non-SME		0	0		0	0	0	-	0	0		0	0	0 0	-	0		0	0	0		0 -
2		Collective investments undertakings (CIU)		0	0		0	0 0	0	-	0	0		0	0	0 0) -	0		0	0	0 0		0 -
3		Equity		0	0		0 (0 0	0 0	-	0	0		0	0	0 (-	0		0	0	0 ((0 -
24		Securitisation																						
25		Other non-credit obligation assets		0	0		0 (0 0	0 0	-	0	0		0	0	0 () -	0		0	0	0 (0 -
26		TOTAL		-			0	0	0		0	0		0		0		0		0	0	0 (

													Baseline Scenario										
						31/12/202	25						31/12/2026							31/12	2/2027		
RowNum				Stage 2 exposure	Stage 3 exposure			ovisions Stock of poxposure for Stage 3	rovisions Coverage Ratio - exposure Stage 3 exposure	Stage 1 exposure Sta	nge 2 exposure	Stage 3 exposure	Stack of provisions Sta	ock of provisions 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 pi	provisions Stock of provision Exposure for Stage 2 exposu		
107			EUR, %)						2														
127		Central banks		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	-	1	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 -
130		Public sector entities		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 -
132		Corporates		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 -
134		Corporates - Of Which: SME general corporates		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 -
136	1.77111.4.511.4	Retail		0	0	0	0	0	0 -	0	0	(0	0	0	-)	0	0	0	0 -
137	LITHUANIA	Retail - Secured by residential estate property		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 -
139		Retail - Purchased receivables		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 -
141		Retail - Other Retail - Of Which: SME		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 -
143		Collective investments undertakings (CIU)		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 -
145		Securitisation																					
146		Other non-credit obligation assets		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 -

												Baseline Scenario										
					31/12/20	025						31/12/2026							31/12/2	027		
RowNum		(mln EU	Stage 2 exposure	Stage 3 exposure	Stock of pro for Stage 1 ea	visions Stock of pa kposure for Stage 2	ovisions Stock o exposure for Stag	f provisions Coverage Ratio - e 3 exposure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions	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			ons Stock of provisions for Sure Stage 3 exposure	
148		Central banks	0	0	0	0	0	0 -	0	(0 0	C	0) -	()	0	0	0	0 -
149		Central governments	0	0	0	0	0	0 -	0	()	0 0	C	0) -	(0	0	0	0 -
150		Regional governments or local authorities	0	0	0	0	0	0 -	0	()	0 0	C	0 0) -	()	0	0	0	0 -
151		Public sector entities	0	0	0	0	0	0 -	0	()	0 0	C	0 0) -	()	0	0	0	0 -
152		Institutions	0	0	0	0	0	0 -	0	()	0 0	C	0 0) -	()	0	0	0	0 -
153		Corporates	0	0	0	0	0	0 -	0	()	0 0	C	0 0) -	()	0	0	0	0 -
154		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0 -	0	()	0 0	C	0 0) -	()	0	0	0	0 -
155		Corporates - Of Which: SME general corporates	0	0	0	0	0	0 -	0	()	0 0	C	0 0) -	()	0	0	0	0 -
156		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0 -	0	()	0 0	C	0 0) -	()	0	0	0	0 -
157	FOTONIA	Retail	0	0	0	0	0	0 -	0	()	0 0	C	0 0) -	()	0	0	0	0 -
158	ESTONIA	Retail - Secured by residential estate property	0	0	0	0	0	0 -	0	()	0 0	C	0 0) -	()	0	0	0	0 -
159		Retail - Qualifying Revolving	0	0	0	0	0	0 -	0	()	0 0	C	0 0) -	()	0	0	0	0 -
160		Retail - Purchased receivables	0	0	0	0	0	0 -	0	()	0 0	C	0 0) -	()	0	0	0	0 -
161		Retail - Other Retail	0	0	0	0	0	0 -	0	()	0 0	C	0 0) -	()	0	0	0	0 -
162		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0 -	0	(0 0	C	0) -	()	0	0	0	0 -
163		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0 -	0	()	0 0	C	0) -	()	0	0	0	0 -
164		Collective investments undertakings (CIU)	0	0	0	0	0	0 -	0	()	0 0	C	0) -	(0	0	0	0 -
165		Equity	0	0	0	0	0	0 -	0	()	0 0	C	0) -	(0	0	0	0 -
166		Securitisation																				
167		Other non-credit obligation assets	0	0	0	0	0	0 -	0	()	0 0	C	0) -	()	0	0	0	0 -
168		TOTAL	0	0	0	0	0	0 -	0	()	0	C	0) -	()	0	0	0	0 -

		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 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	s Coverage Ratio - e Stage 3 exposure	Stage 1 exposure S	tage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	s Stock of provisio re for Stage 2 exposu	ns Stock of provisions ure for Stage 3 exposur	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock for Stage 1 exposure for Sta			
		(mln EUR, %)	0 (0	0		0	0	0	0		0	0		0	0	0	
	Central banks Central governments		0 0	0		0		0	0		0	0	0	0	0 -	0	0		0	0	0	1-
	Regional governments or local authorities		0 0	0 0		0		0 -	0		n	0	0	0	n -	0	0	(0	0	0) -
	Public sector entities		0 0	0 0) () 0)	0 -	0		0	0	0	0	0 -	0	0	(0	0	0) -
	Institutions		0 (0 0		0)	0 -	0		0	0	0	0	0 -	0	0	0	0	0	0) -
	Corporates		0 (0 0) (0)	0 -	0	C	0	0	0	0	0 -	0	0	C	0	0	0) <u>-</u>
	Corporates - Of Which: Specialised Lending		0 (0 0) (0		0 -	0	C	0	0	0	0	0 -	0	0	C	0	0	0	J -
	Corporates - Of Which: SME general corporates		0 (0 0) (0)	0 -	0	C	0	0	0	0	0 -	0	0	C	0	0	0	- ا
	Corporates - Of Which: Purchased receivables		0 (0) (0)	0 -	0	C	0	0	0	0	0 -	0	0	C	0	0	0	J -
	Retail		0 (0)	0		0 -	0	C	0	0	0	0	0 -	0	0	C	0	0	0	J -
OP Osuuskunta	Retail - Secured by residential estate property		0	0)	0		0 -	0	C	0	0	0	0	0 -	0	0	C	0	0	0	<i>)</i> -
	Retail - Qualifying Revolving		0	0	0	0		0 -	0	C	0	0	0	0	0 -	0	0	C	0	0	0	<i>)</i> -
	Retail - Purchased receivables		0	0	0	0		0 -	0	C	0	0	0	0	0 -	0	0	C	0	0	0	<i>)</i> -
	Retail - Other Retail		0	0	0	0		0 -	0	C	0	0	0	0	0 -	0	0	C	0	0	0	<i>)</i> -
	Retail - Other Retail - Of Which: SME		0	0	0	0)	0 -	0	C	0	0	0	0	0 -	0	0	C	0	0	0	<i>)</i> -
	Retail - Other Retail - Of Which: non-SME		0	0	0	0)	0 -	0	C	0	0	0	0	0 -	0	0	C	0	0	0	<i>)</i> -
	Collective investments undertakings (CIU)		0	0	0	0)	0 -	0	C	0	0	0	0	0 -	0	0	C	0	0	0	<i>)</i> -
	Equity		0 (0) (0)	0 -	0	C	0	0	0	0	0 -	0	0	C	0	0	0	<i>y</i> -
	Securitisation																					
	Other non-credit obligation assets		0	0)	0)	0 -	0	C	0	0	0	0	0 -	0	0	C	0	0	0	<i>i</i> -
	TOTAL		0			٥		0 -	0	(n	0	0		n -	١	0	(٥	0	0) -

											Adverse Scer	nario									
					31/12/2025						31/12/202	26						31/12/2027			
RowNum		Stage 1 e (mln EUR, %)	posure Stage 2 expo	sure Stage 3 exposur	e Stock of provision for Stage 1 exposu	ns Stock of provision are for Stage 2 exposu	ns Stock of provisions re for Stage 3 exposur	Coverage Ratio - Stage 1 expo Stage 3 exposure	sure Stage 2 expos	sure Stage 3 exp	Stock of provi for Stage 1 exp	isions Stock of provi oosure for Stage 2 exp	sions Stock of provision osure for Stage 3 exposu	ns Coverage Ratio - re Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposur	Stock of provision for Stage 1 expos	ons Stock of provision cure for Stage 2 exposu	is Stock of province for Stage 3 ex	visions Coverage Ratio - oposure 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 FINLAN	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 -	ı	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	O	0	0	0 -		0	0	0	0	0	0 -

												Adverse Scenario										
						31/12/2025						31/12/2026							31/12/2027			
RowNum		Sta (mln EUR, %)	tage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisio for Stage 1 exposu	ns Stock of provisio ure for Stage 2 expos	ns Stock of provisions ure for Stage 3 exposur	Coverage Ratio - Stage 1 exposure	e Stage 2 exposur	re Stage 3 exposur	re Stock of provisions for Stage 1 exposur	s Stock of provisions re 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 provision for Stage 1 expos	ons Stock of provision ure for Stage 2 exposu	ns Stock of provisionsure for Stage 3 exposur	s Coverage Rati re Stage 3 expos
43	Central banks	(2011)	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 -
45	Regional governments or local authorities		0	0	C)	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 -
47	Institutions		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 -
49	Corporates - Of Which: Specialised Lending		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 -
51	Corporates - Of Which: Purchased receivables		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 -
GERMANY	Retail - Secured by residential estate property		0	0	()	0	0	0 -	0	0	0	0	0	-	(0	0	0	0	0	0 -
54	Retail - Qualifying Revolving		0	0	Ó)	0	0	0 -	0	0	0	0	0	-	(0	0	0	0	0	0 -
55	Retail - Purchased receivables		0	0	C)	0	0	0 -	0	0	0	0	0	-	(0	0	0	0	0	0 -
56	Retail - Other Retail		0	0	Ó)	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 -
58	Retail - Other Retail - Of Which: non-SME		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 -
60	Equity		0	0	()	0	U	0 -	U	U	0	U	0	-		0	0	U	U	U	0 -
61	Securitisation Other pen gradit obligation assets			0			0	0	0	0	0	0			_	,		0	0	0		0-
62	Other non-credit obligation assets TOTAL		0	0)	0	0	0 -	0	0	0			_		2	0	0	0		0-

												Adverse Scenario										
						31/12/2025						31/12/2026							31/12/2027			
RowNum			Stage 1 exposure (mln EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions S for Stage 1 exposure fo	tock of provisions r Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 1 exposure	re Stage 2 exposu	ire Stage 3 exposu	re Stock of provision for Stage 1 exposu	s Stock of provisions re for Stage 2 exposur	s Stock of provisions e for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e Stock of provisio for Stage 1 expos	ns Stock of provisionure for Stage 2 exposu	s Stock of provi re for Stage 3 exp	sions Coverage Ratio - osure Stage 3 exposure
64		Central banks		0	0	0	C) -	0	0	0	0	0) -		0	0	0	0	0	0 -
65		Central governments		0	0	0 0	C)) -	0	0	0	0	0 () -	ı	0	0	0	0	0	0 -
66		Regional governments or local authorities		0	0	0 0	C)) -	0	0	0	0	0 () -	ı	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 -
68		Institutions		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 -
70		Corporates - Of Which: Specialised Lending		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 -
72		Corporates - Of Which: Purchased receivables		0 (0	0 0		0) -	0	0	0	0	0 () -	(0	0	0	0	0	0 -
73		Retail		0 (0	0 0	C	0) -	0	0	0	0	0 () -	(0	0	0	0	0	0 -
74 FF	RANCE	Retail - Secured by residential estate property		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 () -	1	0	0	0	0	0	0 -
76		Retail - Purchased receivables		0 (0	0 0		0) -	0	0	0	0	0 () -	1	0	0	0	0	0	0 -
77		Retail - Other Retail		0 (0	0 0		0) -	0	0	0	0	0 () -	1	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 -
79		Retail - Other Retail - Of Which: non-SME		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	C) -	0	0	0	0	0) -		0	0	0	0	0	0 -
81		Equity		0	O	0	C) -	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 -
84		TOTAL		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

		or obadokanta																					
			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			
						6. 1. 6	6. 1 6	6. 1.6					6	6. 1 6	6. 1. 6					6. 1 6	6. 1 6		
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposure	for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio -	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposu	re for Stage 2 exposu	s Stock of provisions re for Stage 3 exposure	Coverage Ratio -	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	for Stage 1 exposu	s Stock of provision	ns Stock of provisions are for Stage 3 exposure	Coverage Ratio -
RowNum						Tot Stage I exposure	Tot Stage 2 exposure	ioi stage s exposure	Stage 3 exposure				Tot Stage I exposa	ie ioi stage 2 expose	Te Tot Stage 3 exposure	Stage 3 exposure				ioi stage i exposa	TO Stage 2 exposa	e for stage s'exposure	stage a exposure
			(mln EUR, %)																				
85		Central banks	C	0	0	0	(0 -		0		0	0	0	0 0	-	0)	0	0	0	0 /	J -
86		Central governments	C	0	0	0	(0 -		0		0	0	0	0 0	-	0		0	0	0	0 (J -
87		Regional governments or local authorities		0	0	0	(0 -		0		0	0	0	0 0	-	0		0	0	0	0	ນ -
88		Public sector entities		0	0	0	(0 -		0		0	0	0	0 0	-	0		0	0	0	0 ′	J -
89		Institutions	C	0	0	0	(0 -		0		0	0	0	0 0	-	0		0	0	0	0 ′	J -
90		Corporates	C)	0	0	(0 -		0		0	0	0	0 0	-	0		0	0	0	0 ′	J -
91		Corporates - Of Which: Specialised Lending	C)	0	0	(0 -		0		0	0	0	0 0	-	0		0	0	0	0 ′	J -
92		Corporates - Of Which: SME	C)	0	0	(0 -		0		0	0	0	0 0	-	0		0	0	0	0 ′	J -
93		Corporates - Of Which: Purchased receivables	C)	0	0	(0 -		0		0	0	0	0 0	-	0		0	0	0	0 ′	J -
94		Retail	C) (0	0	(0 -		0		0	0	0	0 0	-	0)	0	0	0	0 (J -
95	SWEDEN	Retail - Secured by residential estate property	C) (0	0	(0 -		0		0	0	0	0 0	-	0		0	0	0	0	J -
96	31125211	Retail - Qualifying Revolving	C) (0	0	(0 -		0		0	0	0	0 0	-	0		0	0	0	0 (J -
97		Retail - Purchased receivables	C) (0	0	(0 -		0		0	0	0	0 0	-	0		0	0	0	0 (J -
98		Retail - Other Retail	C) (0	0	(0 -		0		0	0	0	0 0	-	0		0	0	0	0 '	J-
99		Retail - Other Retail - Of Which: SME	C) (0	0	(0 -		0		0	0	0	0 0	-	O		0	0	0	0	o -
100		Retail - Other Retail - Of Which: non-SME	C)	0	0	(0 -		0		0	0	0	0 0	-	0		0	0	0	0	0 -
101		Collective investments undertakings (CIU)	C)	0	0	(0 -		0		0	0	0	0 0	-	О		0	0	0	0	0 -
102		Equity	C)	0	0	(0 -		0		0	0	0	0 0	-	0		0	0	0	0	0 -
103		Securitisation																					
104		Other non-credit obligation assets	C		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 -
_ 163				1	-		1			· · ·		-	<u> </u>	<u> </u>	ŭ U			1	-	-	<u> </u>		_1

												Adverse Scenario										
						31/12/2025						31/12/2026							31/12/2027			
RowNum			Stage 1 exposu (mln EUR, %)	re Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	ns Stock of provision re for Stage 2 exposu	ns Stock of provisions are for Stage 3 exposur	Coverage Ratio - Stage 1 exposure	e Stage 2 exposur	e Stage 3 exposur	Stock of provisions for Stage 1 exposur	s Stock of provisions re 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 provision for Stage 1 expo	ons Stock of provisions Stock of provisions Stage 2 expo	ons Stock of produce for Stage 3 (ovisions Coverage Rati xposure Stage 3 exposu
106		Central banks		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 -
108		Regional governments or local authorities		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 -
110		Institutions		0	0	0	0	0	0 -	0	0	0	0	0) -		ס	0	0	0	0	0 -
111		Corporates		0	0	0	0	0	0 -	0	0	0	0	0) -		D	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 -
113		Corporates - Of Which: SME general corporates		0	0	0	0	0	0 -	0	0	0	0	0) -	(ס	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 -
115		Retail		0	0	0	0	0	0 -	0	0	0	0 (0) -	(0	0	0	0	0	0 -
116 NC	ORWAY	Retail - Secured by residential estate property		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 -
118		Retail - Purchased receivables		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) -	(ס	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 -
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 -
122		Collective investments undertakings (CIU)		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 -
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 -
126		TOTAL		0	ol	0	o	ol	0 -	ol	ol	ol	0	ol () -		ol	0	0	ol	0	0 -

														Adverse Scenario									
							31/12/2025							31/12/2026							31/12/2027		
							31/ 12/ 2023			1				31, 12, 2020							31, 12, 202,		
	1		Si	tage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions	s Stock of provisions	Stock of provisions	s Coverage Ratio - re Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions	Stock of provisions	Coverage Ratio -	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions	Stock of provisions	Stock of provisions Coverage Ratio
RowNum							for Stage 1 exposur	e for Stage 2 exposure	for Stage 3 exposur	e Stage 3 exposure				for Stage 1 exposure	for Stage 2 exposure	e for Stage 3 exposure	Stage 3 exposure				for Stage 1 exposure	for Stage 2 exposure	for Stage 3 exposure Stage 3 exposu
Rowivalli			(mln EUR, %)																				
127		Central banks	(11111 2011, 70)	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	-	C		(0	0 -
130		Public sector entities		0	0	0		0 0		0 -	0		0	0 0		0	-	C		(0	0 -
131		Institutions		0	0	0		0 0		0 -	0		0	0 0		0 0	-	C		(0	0 -
132		Corporates		0	0	0		0 0		0 -	0		0	0 0		0	-	C		(0	0 -
133		Corporates - Of Which: Specialised Lending		0	0	0		0 0		0 -	0		0	0 0) (0	-	C		(0	0 -
134		Corporates - Of Which: SME general corporates		0	0	0		0 0		0 -	0		0	0 0) (0	-	C) (((0	0 -
135		Corporates - Of Which: Purchased receivables		0	0	0		0 0		0 -	0		0	0 0		0	-	C) (((0	0 -
136		Retail		0	0	0		0 0		0 -	0		0	0 0) (0	-	C) (((0	0 -
137	LITHUANIA	Retail - Secured by residential estate property		0	0	0		0 0		0 -	0		0	0 0) (0	-	C) (((0	0 -
138		Retail - Qualifying Revolving		0	0	0		0 0		0 -	0		0	0 0		0	-	C		((0	0 -
139		Retail - Purchased receivables		0	0	0		0 0		0 -	0		0	0 0) (0	-	C)	((0	0 -
140		Retail - Other Retail		0	0	0		0 0		0 -	0		0	0 0) (0	-	C) (((0	0 -
141		Retail - Other Retail - Of Which: SME		0	0	0		0 0		0 -	0		0	0 0) (0	-	C) (((0	0 -
142		Retail - Other Retail - Of Which: non-SME		0	0	0		0 0		0 -	0		0	0 0) (0	-	C) (((0	0 -
143		Collective investments undertakings (CIU)		0	0	0		0 0		0 -	0		0	0 0	(0	-	C	(((0	0 -
144		Equity		0	0	0		0 0		0 -	0		0	0 0) (0	-	0	(((0	0 -
145		Securitisation																					
146		Other non-credit obligation assets TOTAL		0	0	0		0 0		0 -	0		0	0 0) (0	-	C) (((0	0 -

											Adverse Scenario										
					31/12/20	025					31/12/2026		<u> </u>					31/12/2027			
um		(mln EU	Stage 2 exposure	Stage 3 exposur	Stock of pro for Stage 1 ex	visions Stock of p kposure for Stage 2	provisions Stock of pro exposure for Stage 3 ex	visions Coverage Ratio - posure Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e 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 - e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisi for Stage 1 expo	ons Stock of p sure for Stage 2	rovisions Stock of p exposure for Stage 3	provisions Coverage 3 exposure Stage 3 ex
		Central banks	0	0	0	0	0	0 -	0	0	0 0)		0 -	C)	0	0	0	0	0 -
		Central governments	0	0	0	0	0	0 -	0	0	0 0)		0 -	C		0	0	0	0	0 -
		Regional governments or local authorities	0	0	0	0	0	0 -	0	0	0 0) () (0 -	C)	0	0	0	0	0 -
		Public sector entities	0	0	0	0	0	0 -	0	0	0 0)		0 -	C)	0	0	0	0	0 -
		Institutions	0	0	0	0	0	0 -	0	0	0 0) () (0 -	C)	0	0	0	0	0 -
		Corporates	0	0	0	0	0	0 -	0	0	0 0) () (0 -	C)	0	0	0	0	0 -
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0 -	0	0	0 0) () (0 -	C)	0	0	0	0	0 -
		Corporates - Of Which: SME general corporates	0	0	0	0	0	0 -	0	0	0 0) () (0 -	C)	0	0	0	0	0 -
		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0 -	0	0	0 0) () (0 -	C)	0	0	0	0	0 -
	ECTONIA	Retail	0	0	0	0	0	0 -	0	0	0 0) () (0 -	C)	0	0	0	0	0 -
	ESTONIA	Retail - Secured by residential estate property	0	0	0	0	0	0 -	0	0	0 0) () (0 -	C)	0	0	0	0	0 -
		Retail - Qualifying Revolving	0	0	0	0	0	0 -	0	0	0 0) () (0 -	C)	0	0	0	0	0 -
		Retail - Purchased receivables	0	0	0	0	0	0 -	0	0	0 0) () (0 -	C)	0	0	0	0	0 -
		Retail - Other Retail	0	0	0	0	0	0 -	0	0	0 0) () (0 -	C)	0	0	0	0	0 -
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0 -	0	0	0 0	() (0 -	C		0	0	0	0	0 -
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0 -	0	0	0 0)		0 -	C)	0	0	0	0	0 -
		Collective investments undertakings (CIU)	0	0	0	0	0	0 -	0	0	0 0	(0	0 -	C)	0	0	0	0	0 -
		Equity	0	0	0	0	0	0 -	0	0	0 0)	0	0 -	C)	0	0	0	0	0 -
		Securitisation																			
		Other non-credit obligation assets	0	0	0	0	0	0 -	0	0	0 0) () (0 -	C)	0	0	0	0	0 -
		TOTAL	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.

eba Banking Authority 2025 EU-wide Stress Test: Credit risk STA OP Osuuskunta

		OP OSUUSKUIILA											
			1	2	3	4	5	6	7	8	9	10	11
								Restated					
								31/12/2024*	k				
			Exposure v	values	Risk exposur	e amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions 5 for Stage 2 exposure		Coverage Ratio - Stage 3 exposure
		(mln EUR, %)											
1		Central banks	18,693	0	0	0	17,916		(0	0	0	0.00%
2		Central governments	7,246	3	469	0	1,238			0	0	0	0.00%
3		Regional governments or local authorities	5,142	0	17	0	4,616		(0	0	0	0.00%
4		Public sector entities	78	0	16	0	76		(0	0	0	0.00%
5		Multilateral Development Banks	976	15	0	0	322	0	(0	0	0	0.00%
6		International Organisations	886	0	0	0	0	0	(0	0	0.00%
,		Institutions	1,784	0	543	0	1,907		(0	0	0	0.00%
8		Corporates of which: Other - SME	25,176	162		188	,	· · · · · · · · · · · · · · · · · · ·	506 335		+	125	24.74%
10		of which: Specialised Lending	5,838	116		133	·		335	9	45	85	25.27%
		Retail	114	122	9,004	522	125 17,617		000	7 22	59	0	0.00%
11 12		of which: SME	12,348 2,169	422 88		533 118		-			59	118 33	
13	OP Osuuskunta	Secured by mortgages on immovable property and ADC exposures	59,736		_/	1,466	, , , , , , , , , , , , , , , , , , ,		1,735		67	193	
13		of which: Residential immovable property	49,826	853		938		· · · · · · · · · · · · · · · · · · ·	1,733		43	93	8.88%
15		of which: Commercial immovable property	8,744	292		360	, , , , , , , , , , , , , , , , , , ,	,	418		19	61	14.55%
16		of which: Land, acquisition, development and construction exposures (ADC)	1,166	132		168					19	39	14.62%
17		Subordinated debt exposures	386	132	579	100	381		200	2	0	39	0.00%
18		Covered bonds	6,973	0	697	0	361	4,884			0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0,973	0	097	0	0	4,884	(0	0	0.00%
20		Collective investments undertakings (CIU)	11	0	142	0	14	0	,			0	0.00%
21		Equity	2,003	0	2,003	0	57		,		0	0	0.00%
22		Securitisation	2,003		2,003		37	1,943			,		0.0076
23		Other exposures	1,180	0	918	0	522	636		9	1	3	29.95%
24		TOTAL	142,619	1,878		2,187				5 72	201	439	
2-7		TOTAL	142,013	1,070	03,270	2,107	123,014	21,730	3,030	72	201	733	14.57/0

								Restated				
								31/12/2024*				
			Exposure v	/alues	Risk exposur	e amounts						
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure Stock of provisions for Stage 3 exposure	
			n EUR, %)									
25		Central banks	18,092	0	0	0	17,899		()	0	0 0.00%
26		Central governments	6,110	3	469	0	1,149	· · · · · · · · · · · · · · · · · · ·)	0	0 0.00%
27		Regional governments or local authorities	3,520	0	17	0	2,983		C)	0	0 0.009
28		Public sector entities	77	0	15	0	74		C)	0	0 0.009
29		Multilateral Development Banks	164	0	0	0	164	0	()	0	0 0.009
30		International Organisations	0	0	0	0	0	0	()	0	0 0.009
31		Institutions	137	0	30	0	242		()	0	0.009
32		Corporates	19,709	118		143	,	· · · · · · · · · · · · · · · · · · ·	409	17	7 65	94 23.079
33		of which: Other - SME	4,001	75	3,565	92	4,650	1,187	248	5	41	58 23.589
34		of which: Specialised Lending	51	O	50	0	62	0	C)	0	0.00
35		Retail	12,190	418	8,888	528	17,397	2,229	799	31	1 58 1	.17 14.69
36	FINLAND	of which: SME	2,064	87	1,216	117	2,163	522	161		6	33 20.239
37	FINLAND	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 1	.92 11.079
38		of which: Residential immovable property	49,590	849	17,913	935	45,493	4,825	1,045	7	7 43	92 8.77
39		of which: Commercial immovable property	8,733	292	5,538	359	8,290	1,089	418	3	19	61 14.55
40		of which: Land, acquisition, development and construction exposures (ADC)	1,158	132	1,719	168	991	241	268	3	4	39 14.629
41		Subordinated debt exposures	386	C	579	0	381	5	()	0	0.00
42		Covered bonds	706	C	71	0	0	706	()	0	0.00
43		Claims on institutions and corporates with a ST credit assessment	0	O	0	0	0	0	()	0	0.00
44		Collective investments undertakings (CIU)	10	C	121	0	13	0	()	0	0.009
45		Equity	1,945	C	1,945	0	0	1,945	()	0	0.00
46		Securitisation										
47		Other exposures	1,144	O	897	0	489	634	g		1	3 29.959
48		TOTAL	123,670	1,812	56,712	2,134	119,573	15,810	2,947	63	3 191 4	13.77%

								Restated					
								31/12/2024	*				
			Exposure	values	Risk exposu	re amounts							
RowNum		(mln EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
49		Central banks	566)			0					0.00%
50		Central governments	553		0							0	0.00%
50 51		Regional governments or local authorities	1,504		0		1,504	34				0	0.00%
52		Public sector entities	1,504		0		1,504	0		0) () 0	0.00%
53		Multilateral Development Banks	0		0		0	0				0	0.00%
54		International Organisations	0		0		0 0	0		0 0		0	0.00%
55		Institutions	266	(138	C	1,203	0	0	0 0		0 0	0.00%
56		Corporates	135		131	C	149		C	0) (0	0.00%
57		of which: Other - SME	25	C	21	C	25	0	C	0) (0	0.00%
58		of which: Specialised Lending	0	C	0	C	0	0	C	0) (0	0.00%
59		Retail	3	C) 2	С	8	2	1	1 0) (0	4.69%
60	CEDRAANI)/	of which: SME	0	C	0	C	0	0	C	0) (0	0.00%
61	GERMANY	Secured by mortgages on immovable property and ADC exposures	21	C	10	C	20	1	C	0) (0	7.89%
62		of which: Residential immovable property	20	C	9	C	19	1	C	0) (0	7.89%
63		of which: Commercial immovable property	1	C	0	C	1	0	C	0) (0	0.00%
64		of which: Land, acquisition, development and construction exposures (ADC)	0	C	0	C	0	0	C	0		0	0.00%
65		Subordinated debt exposures	0	C	0	C	0	0	C	0)	0	0.00%
66		Covered bonds	1,144	C	114	C	0	1,144	C	0)	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	C	0	C	0	0	C	0)	0	0.00%
68		Collective investments undertakings (CIU)	0	C	0	C	0	0	C	0)	0	0.00%
69		Equity	0	C	0	C	0	0	C	0)	0	0.00%
70		Securitisation											
71		Other exposures	0	C	0	C	0	0	0	0) (0	0.00%
72		TOTAL	4,192		396	1	1 2,884	1,578	1	1 0		0	5.88%



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

								Restated					
								31/12/2024	k				
			Exposure	e values	Risk exposu	re amounts							
RowNum			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure			Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR,	%)										
97		Central banks	(0	(0	0	(0	0	C	0.00%
98		Central governments	1	L (0	(5	0	(0	0	C	0.00%
99		Regional governments or local authorities	31		0	(31	0	(0	0	C	0.00%
100		Public sector entities			0	(0	0	(0	0	C	0.00%
101		Multilateral Development Banks			0	(0	0	(0	0	C	0.00%
102		International Organisations			0	(0	0	(0	0	C	0.00%
103		Institutions	146	6	29	(183	0	(0	0	C	0.00%
104		Corporates	781	39	750	39	994	373	80	0 1	. 1	. 22	28.12%
105		of which: Other - SME	33	38	28	38	50	14	79	9 0	0	22	28.51%
106		of which: Specialised Lending	C) (0	(0	0	(0	0	C	0.00%
107		Retail	13	3	14	-	1 26	8	2	2 0	0	C	9.55%
108	CMEDEN	of which: SME	C) (0	(0	0	(0	0	C	0.00%
109	SWEDEN	Secured by mortgages on immovable property and ADC exposures	39)	. 24	-	1 35	4	1	1 0	0	C	28.33%
110		of which: Residential immovable property	35	5	21	(31	4	1	1 0	0	C	34.00%
111		of which: Commercial immovable property	4	1	3	(0 4	0	(0	0	C	0.00%
112		of which: Land, acquisition, development and construction exposures (ADC)			0	(0	0	(0	0	C	0.00%
113		Subordinated debt exposures			0	(0	0	(0	0	C	0.00%
114		Covered bonds	635	5	63	(0	635	(0	0	C	0.00%
115		Claims on institutions and corporates with a ST credit assessment			0	(0	0	(0	0	C	0.00%
116		Collective investments undertakings (CIU)			0	(0	0	(0	0	C	0.00%
117		Equity) (0	(0	0	(0	0	C	0.00%
118		Securitisation											
119		Other exposures	C		0	(0	0	(0	0	C	0.00%
120		TOTAL	1 645		990		1 275	1 020	97		2	22	27 770

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

								Restated					
								31/12/2024	*				
			Exposure	values	Risk exposu	re amounts							
RowNum		(v.l. Eup.	Non-defaulted	Defaulted	Non-defaulted	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
145		Central banks (mln EUR, 9	14)		7	0					0.00%
146		Central governments	14		0		7	0				0	0.00%
147		Regional governments or local authorities	28		0		28	0				0	0.00%
148		Public sector entities	20		0		0 20	0				0	0.00%
149		Multilateral Development Banks			0		0	0) (0	0.00%
150		International Organisations			0		0	0				0	0.00%
151		Institutions			0		0	0				0 0	0.00%
152		Corporates	1,573		1,462		1,582	359	1	3	3	5 2	183.70%
153		of which: Other - SME	627		519		612		1	1 2	2	3 2	116.54%
154		of which: Specialised Lending	22		18	C	22	0	C	0		0	0.00%
155		Retail	29	(16	C	38	6	C	0) (0	0.00%
156	1.17.11.10.011.0	of which: SME	28	(16	C	37	6	C	0) (0	0.00%
157	LITHUANIA	Secured by mortgages on immovable property and ADC exposures	C	(0	C	0	0	C	0) (0	0.00%
158		of which: Residential immovable property	C	(0	C	0	0	C	0) (0	0.00%
159		of which: Commercial immovable property	C	(0	C	0	0	C	0) (0	0.00%
160		of which: Land, acquisition, development and construction exposures (ADC)	C	(0	C	0	0	C	0) (0	0.00%
161		Subordinated debt exposures	C	(0	C	0	0	C	0)	0	0.00%
162		Covered bonds	C	(0	C	0	0	C	0)	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	C	(0	C	0	0	C	0)	0	0.00%
164		Collective investments undertakings (CIU)	C	(0	C	0	0	C	0)	0	0.00%
165		Equity	C	(0	C	0	0	C	0		0	0.00%
166		Securitisation											
167		Other exposures	C	(0	C	0	0	C	0) (0	0.00%
168		TOTAL	1,644	1	1,479	1	1,655	365	1	. 3	5	5 2	183.70%

eba European Banking Authority 2025 EU-wide Stress Test: Credit risk STA

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



2025 EU-wide Stress Test: Credit risk STA

CBUI	authority	OP Osuuskunta																					
				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		
RowNum			(mln EUR, %)	Stage 1 exposure Stage 2	exposure				s Stock of provisions e for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure S	Stage 3 exposure	Stock of provisions Stoc for Stage 1 exposure for St				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions Stock of provisi for Stage 2 exposure	_
1		Central banks		17,577	250	90	0		0 0	0.00%	6 17,328	408	18	0 0	0	0	0.00%	17,138	508	27:	0	0	0.00%
2		Central governments		1,343	1,033	118	3	9	2 47	40.00%	6 1,389	888	21	7 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	5 8	39.20%	4,709	232	3	8 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%	6 72	2		1 0	0	0	42.63%	71	3	2	. 0	0	0 41.96%
5		Multilateral Development Banks		313	8	2	1		1 1	44.64%	6 309	11		3	1	1	42.63%	304	13	Ţ	5	2	2 41.96%
6		International Organisations		0	0	0	0		0 0	0.00%	6 0	0		0 0	0	0	0.00%	C	0	(0	0	0.00%
7		Institutions		1,851	40	27	12	2	2 11	41.91%	6 1,801	62	5	5 13	3	23	41.88%	1,751	80	87	7 12	3	36 41.86%
8		Corporates		27,214	6,426	1,007	38	12	274	27.23%	6 24,746	8,380	1,52	2 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	6	134	25.57%	5,861	1,639	72	2 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%	6 119	4		1 0	0	1	39.96%	118	5	2	0	1	1 39.36%
11		Retail		17,278	2,455	956	15	8	267	27.97%	6 16,875	2,748	1,06	16	141	290	27.23%	16,440	3,075	1,174	15	204	315 26.79%
12	OP Osuuskunta	of which: SME		2,481	313	178	1	L	6 68	38.42%	6 2,573	211	18	1	4	72	38.40%	2,611	165	197	7	3	75 38.37%
13	OF Osuuskunta	Secured by mortgages on immovable property and ADC exposures		54,448	6,151	2,327	39	14	.6 452	19.41%	6 53,915	6,102	2,90	9 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	10	266	17.54%	44,876	4,752	1,97	7 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	4.	2 81	15.07%	6 7,900	1,256	65	3 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	L ;	3 105	38.23%	6 1,139	94	27	9 1	2	107	38.23%	1,157	7 73	283	3	1	108 38.24%
17		Subordinated debt exposures		373	12	1	0		0 0	38.58%	6 370	15		1 0	0	0	38.58%	367	16	2	0	0	1 38.59%
18		Covered bonds		2,405	2,361	118	1	4	.0	32.10%	6 3,502	1,203	17	2	19	58	32.22%	3,998	672	214	1 2	10	69 32.28%
19		Claims on institutions and corporates with a ST credit assessment		0	0	0	0		0 0	0.00%	6 0	0		0 0	0	0	0.00%	C	0	(0	0	0.00%
20		Collective investments undertakings (CIU)		14	0	0	0		0 0	44.64%	6 14	0		0 0	0	0	42.63%	13	1	(0	0	0 41.96%
21		Equity		1,020	937	45	1	1	.8 17	38.65%	6 1,460	475	6	8 1	9	26	38.65%	1,658	264	82	1	5	31 38.65%
22		Securitisation																					
23		Other exposures		823	319	24	0		6 9	38.69%	6 960	174	3	3 0	3	13	38.68%	1,021	108	38	3 1	2	15 38.68%

													Baseline Scen	ario						
						31/12	2/2025						31/12/202	;					31/12/2027	
RowNum		(mlr	Stage 1 exposure	Stage 2 exposure	Stage 3 exposur	Stock of for Stage	provisions Stock of p 1 exposure for Stage 2	provisions Stock exposure for Sta	k of provisions C age 3 exposure Si	Coverage Ratio - tage 3 exposure	Stage 1 exposure S	tage 2 exposure	Stock of provi for Stage 1 exp	ions Stock of provisions Stock of provision sure for Stage 2 exposure for Stage 3 exposure	s Coverage Ratio - re Stage 3 exposure	age 1 exposure	Stage 2 exposure	Stage 3 exposure		ons Stock of provisions Coverage Ratio - ure for Stage 3 exposure Stage 3 exposure
25		Central banks	17,560	24	Э	89	0	0	0	0.00%	17,312	407	180	0 0	0.00%	17,122	506	270	0	0 0 0.00%
26		Central governments	1,245	98	5 :	113	3	87	45	40.00%	1,284	851	208	3 65 8	33 40.00%	1,291	. 761	292	2 3	47 117 40.00%
27		Regional governments or local authorities	3,086	24	3	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		1	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	1	D	0	0	0	0	0.00%	0	0	0	0 0	0.00%	O	0	(0	0 0 0.00%
31		Institutions	235	1	1	4	1	0	1	26.01%	228	7	7	1 0	2 26.01%	221	. 9	12	2 1	0 3 26.01%
32		Corporates	20,660	5,48	1	854	33	105	223	26.09%	17,914	7,753	1,329	25 142 29	22.32%	15,528	9,536	1,931	1 22	171 386 20.00%
33		of which: Other - SME	4,290	1,37) 4	124	13	52	103	24.18%	3,978	1,495	612	16 57 14	16 23.90%	3,523	1,646	916	5 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	1 0	0 0 41.96%
35		Retail	17,058	2,42	1	946	15	79	264	27.94%	16,655	2,716	1,054	15 140 28	27.19%	16,221	3,043	1,160	15	203 310 26.76%
36	FINLAND	of which: SME	2,366	30	1	176	1	6	67	38.25%	2,457	204	186	1 4 7	71 38.27%	2,495	159	193	1	3 74 38.28%
37	FIINLAIND	Secured by mortgages on immovable property and ADC exposures	54,220	6,11	2,3	320	39	146	449	19.37%	53,690	6,070	2,900	38 136 53	18.48%	53,160	6,025	3,475	38	126 621 17.87%
38		of which: Residential immovable property	45,084	4,77	1,!	509	31	102	264	17.47%	44,674	4,721	1,968	31 96 32	29 16.74%	44,253	4,685	2,425	30	90 395 16.28%
39		of which: Commercial immovable property	8,052	1,20	9 !	536	8	41	81	15.05%	7,889	1,255	653	7 38 10	00 15.27%	7,763	1,267	767	7 7	34 118 15.40%
40		of which: Land, acquisition, development and construction exposures (ADC)	1,084	14		275	0	3	105	38.22%	1,126	94	279	1 2 10	38.23%	1,144	73	283	1	1 108 38.23%
41		Subordinated debt exposures	373	1	2	1	0	0	0	38.58%	370	15	1	0 0	0 38.58%	367	16	2	2 0	0 1 38.59%
42		Covered bonds	350	33	Э	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	0.00%	0	0	0	0 0	0.00%	O	0	(0	0 0.00%
44		Collective investments undertakings (CIU)	12		O	0	0	0	0	44.64%	12	0	0	0 0	0 42.63%	12	2	(0	0 0 41.96%
45		Equity	965	93	5	45	0	17	17	38.62%	1,405	473	67	1 8 2	26 38.61%	1,604	262	80	1	4 31 38.61%
46		Securitisation																		
47		Other exposures	791	31	7	24	0	6	9	38.47%	928	172	32	0 3	12 38.50%	989	105	37	7 0	2 14 38.52% 559 1,507 20.59%
48		TOTAL	116,786	17,11	4,4	425	93	452	1,021	23.07%	113,666	18,837	5,826	87 503 1,26	21.65%	110,469	20,540	7,321	1 83	59 1,507 20.59%

														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 exposur	Coverage Ratio - e Stage 3 exposure	Stage 1 exposure	e Stage 2	2 exposure Stage 3 exposure	Stock of provisions St for Stage 1 exposure for	ock of provisions Stage 2 exposure for Stage 3 exposure	Coverage Ratio - See Stage 3 exposure	tage 1 exposure Stage 2 o	xposure Stage		Stock of provisions for Stage 1 exposure for Stage 2 expos			
49		Central banks		0		0	0	0		0.00	%	0	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
50		Central governments		11	3	3 5	5 0) 4		2 40.00	% 1	18	28 8	3 0	2	3 40.00%	21	22	11	0	2	4	40.00%
51		Regional governments or local authorities		1,475	2	. 8	3	0		3 40.00	% 1,45	154	34 15	3	0	6 40.00%	1,438	43	23	3	0	9	40.00%
52		Public sector entities		0	(0	0	0		0.00	%	0	0 0	0	0 (0.00%	0	0	0	0	0	0	0.00%
53		Multilateral Development Banks		0	(0	0	0		0.00	%	0	0 0	0	0 (0.00%	0	0	0	0	0	0	0.00%
54		International Organisations		0	(0	0	0		0.00	%	0	0 0	0	0 (0.00%	0	0	0	0	0	0	0.00%
55		Institutions		1,166	2	18	8	1		8 44.95	% 1,13	.32	34 37	9	1 1	7 44.95%	1,098	47	58	9	1	26	44.95%
56		Corporates		331	18	9	0	1		1 6.19	% 41	15	98 14	1 0	0	1 7.05%	452	57	17	0	0	1	7.98%
57		of which: Other - SME		24		L 0	0	0		0 44.64	% 2	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		0.00	%	0	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		Retail		8		2 1	. 0	0		9.70	%	8	2 1	L 0	0	0 14.45%	8	2	1	0	0	0	16.21%
60	GERMANY	of which: SME		0	(0	0	0		0.00	%	0	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
61	GERIVIAINY	Secured by mortgages on immovable property and ADC exposures		19		2 1	. 0	0		0 17.60	% 1	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	% 1	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 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		0.00	, , ,	0	0 0	0	0 (0.00%	0	0	0	0	0	0	0.00%
65		Subordinated debt exposures		0		0	0	0		0.00	%	0	0 0	0	0 (0.00%	0	0	0	0	0	0	0.00%
66		Covered bonds		564	55	2 27	0	1		1 5.07	% 82	323	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		0.00	%	0	0 0	0	0 (0.00%	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)		0		0	0	0		0.00	%	0	0 0	0	0 (0.00%	0	0	0	0	0	0	0.00%
69		Equity		0		0	0	0		0.00	%	0	0 0	0	0 (0.00%	0	0	0	0	0	0	0.00%
70		Securitisation																					
71		Other exposures		0		0	0	0		0.00	%	0	0 0	0	0 (0.00%	0	0	0	0	0	0	0.00%
72		TOTAL		3,574	82	L 68	12	6	1	5 22.13	% 3,86	868	478 117	13	5 30	0 25.23%	3,976	328	159	13	4	44	27.84%

	OP Osuuskunta		12	13	14	15	16	17	18	19	20	21	22	23 24	25	26	27	28	29 30	31	
													Baseline Scenario								
						31/12/2025							31/12/2026						31/12/2027		
			ge 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure f	Stock of provisions for Stage 2 exposure	s Stock of provisions re 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 for Stage 3 exposure	s Coverage Ratio - re Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of profor Stage 1 exposure for Stage 2 e		
	Central banks	(mln EUR, %)	0	0				0	0.000	0	0	0			0.00%			0	0	0	0
	Central governments		0	0		0		0	0.00	76 0	0	0			0.00%	0	<u>'</u>	0	0 0	0	0
	Regional governments or local authorities		0	0		0		0	0.00	% 0	0	0			0.00%	0	1	0	0 0	0	0
	Public sector entities		0	0		0		0 (0.00	% 0	0	0			0.00%	0)	0	0 0	0	0
	Multilateral Development Banks		153	4	1	1 0		1 (0 44.64	% 151	5	2		0 1	1 42.63%	149)	7	2 0	1	1
	International Organisations		0	0	C	0 0		0 (0.00	% 0	0	0		0 0	0 0.00%	0		0	0 0	0	0
	Institutions		187	3	3	3 1		0	1 44.99	% 182	5	6	·	1 0	3 44.99%	176	3	7	9 1	0	4
	Corporates		109	98	5	5 0	,	3	2 50.559	% 154	50	7	(0 1	4 50.18%	175	2	8	9 0	1	4
	of which: Other - SME		0	0	C	0 0		0 (0.00	% 0	0	0	(0	0 0.00%	0)	0	0 0	0	0
	of which: Specialised Lending		0	0	C	0 0		0	0.00	% 0	0	0	(0	0 0.00%	0)	0	0 0	0	0
	Retail		2	0	C	0 0	-	0	49.369	% 2	0	0	(0 0	0 46.66%	2	1	0	0 0	0	0
FDANCE	of which: SME		0	0	C	0 0		0 (0.00	% 0	0	0	(0 0	0 0.00%	0)	0	0 0	0	0
FRANCE	Secured by mortgages on immovable property and ADC exposures		6	0	C	0 0		0 (33.909	% 6	0	0	(0 0	0 35.09%	6	;	0	0 0	0	0
	of which: Residential immovable property		6	0	C	0		0	33.439	% 6	0	0	(0	0 34.68%	6	3	0	0 0	0	0
	of which: Commercial immovable property		0	0	C	0		0	40.85	% 0	0	0	(0	0 40.81%	0)	0	0 0	0	0
	of which: Land, acquisition, development and construction exposures (ADC)		0	0	C	0		0	0.00	% 0	0	0	(0	0.00%	0)	0	0 0	0	0
	Subordinated debt exposures		0	0	C	0		0	0.00	% 0	0	0		0	0.00%	0)	0	0 0	0	0
	Covered bonds		707	695	35	5 0	1	18	50.619	% 1,029	355	53		9	26 50.25%	1,176	19	8	3 0	4	31
	Claims on institutions and corporates with a ST credit assessment		0	0	C	0	-	0	0.00	% 0	0	0	(0	0.00%	0)	0	0 0	0	0
	Collective investments undertakings (CIU)		0	0	C	0		0	44.649	% 0	0	0	(0	0 42.63%	0)	0	0 0	0	0
	Equity		0	0	C	0		0	0.00	% 0	0	0	(0	0.00%	0)	0	0 0	0	0
	Securitisation																				
	Other exposures		0	0	C	0		0	0.00	% 0	0	0	(0	0.00%	0		0	0 0	0	0
	TOTAL		1,165	800	43	3 2	2	22 22	50.06	% 1,524	416	68		2 11	34 49.56%	1,684	24	1	4 2	6	41

										Baseline Scenario					
						31/12/2025				31/12/2026				31/12/2027	
RowNum			Stage 1 exposure (mln EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of provisio for Stage 1 exposure for Stage 2 expos	ns Stock of provisions Coverage ure for Stage 3 exposure Stage 3 ex	Ratio - kposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure for Stage 1 exposure	S Stock of provisions Stock of provisions e for Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure	Stock of provisions Coverage Ratio - for Stage 3 exposure Stage 3 exposure
97		Central banks	0	0		0 0	0 0	0.00%	6 0	0 0	0 0 0	0.00%	0	0 0	0 0.00%
98		Central governments	5	0		0 0	0 0	40.00%	6 5	0 0	0 0 0	40.00%	0	0 0	0 40.00% 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%	1	0 0	0 40.00%
100		Public sector entities	0	0		0 0	0 0	0.00%	6 0	0 0	0 0 0	0.00%	0	0 0 0	0 0.00%
101		Multilateral Development Banks	0	0		0 0	0 0	0.00%	6 0	0 0	0 0 0	0.00%	0	0 0	0 0.00%
102		International Organisations	0	0		0 0	0 0	0.00%	6 0	0 0	0 0 0	0.00%	0	0 0	0 0.00%
103		Institutions	180	2	;	1 1	0 1	42.07%	6 177	3 3	1 0 1	42.07%	5 4	4 1 0	2 42.07%
104		Corporates	1,147	209	92	92 1	3 26	28.82%	6 1,214 13	3 100	1 2 28	3 28.55% 1,243	98 10	6 1 1	30 28.41%
105		of which: Other - SME	55	8	79	79 0	0 23	29.37%	58	5 79	0 0 23	29.36% 58	8 4 8	0 0	30 28.41% 23 29.35%
106		of which: Specialised Lending	0	0	(0 0	0 0	0.00%	6 0	0 0	0 0 0	0.00%	0	0 0	0 0.00%
107		Retail	25	8	:	2 0	0 1	35.36%	25	7 2	0 0 1	32.70%	7	3 0 0	1 28.02%
108	CVA/EDENI	of which: SME	0	0	(0 0	0 0	24.22%	6 0	0 0	0 0 0	24.53%	0	0 0	0 24.83%
109	SWEDEN	Secured by mortgages on immovable property and ADC exposures	34	5		1 0	0 0	36.14%	33	5 1	0 0	33.30%	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	28.80%	5	1 0 0	0 31.51%
111		of which: Commercial immovable property	4	0	(0 0	0 0	73.51%	6 4	0 0	0 0	68.52%	1 0	0 0	0 64.79%
112		of which: Land, acquisition, development and construction exposures (ADC)	0	0	(0 0	0 0	0.00%	6 0	0 0	0 0	0.00%	0	0 0	0 0.00%
113		Subordinated debt exposures	0	0	(0 0	0 0	0.00%	6 0	0 0	0 0	0.00%	0	0 0	0 0.00%
114		Covered bonds	305	312	1	.7 0	5 4	24.15%	445 16	3 27	0 2 7	24.25% 510	93 3	3 0 1	8 24.37% 0 0.00% 0 0.00%
115		Claims on institutions and corporates with a ST credit assessment	0	0		0 0	0 0	0.00%	6 0	0 0	0 0 0	0.00%	0	0 0	0 0.00%
116		Collective investments undertakings (CIU)	0	0		0 0	0 0	0.00%	6 0	0 0	0 0 0	0.00%	0	0 0 0	0 0.00%
117		Equity	0	0		0 0	0 0	0.00%	6 0	0 0	0 0 0	0.00%	0	0 0 0	0 0.00%
118		Securitisation													
119		Other exposures	0	0		0 0	0 0	40.67%	6 0	0 0	0 0 0	40.67%	0	0 0	0 40.67%
120		TOTAL	1.727	537	113	1	8 32	28.45%	6 1.931 31	2 133	2 5 37	28.11% 2,022	208 14	8 2 3	0 40.67% 41 28.01%

													Baseline Scenario									
						31/12/20	025						31/12/2026					31,	/12/2027			
RowNum																						
Kownum																						
			(mln EUR, %)																			
121		Central banks		0	0	0	0	0	0 0	00%	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	0.00%	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	0.00%	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	0.00%	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	0.00%	0	0	0	0	0	0	0.00%
126		International Organisations		0	0	0	0	0	0 0	00%	0	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
127		Institutions		80	1	1	0	0	0 34	52%	8	2	0	0	1 34.52%	76	3	3	0	0	1	34.52%
128		Corporates		752	50	2	0	1	1 38	19% 75	7	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% 9	7	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	0.00%	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	NODVAVAV	of which: SME		0	0	0	0	0	0 0	00%	0	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
133	NORWAY	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	0.00%	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	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds		478	462	22	0	9	8 38	07% 69	4	235 34	0	5 1	3 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	0.00%	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	0.00%	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	0.00%	0	0	0	0	0	0	0.00%
144		TOTAL		1.324	515	26	1	10		89% 1.54	2	282 41	1	5 1	6 37.87%	1.637	176	52	1	3	20	0.00% 37.84%

												Baseline Scenario									
					31/12/2025							31/12/2026						31/12/2027			
Num		Stage 1 exposure (mln EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provision for Stage 1 exposu	ns Stock of provisions are for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure S	itage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure	s Stock of provisions re 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 Stock of Stage 2 exposure for	ock of provisions Cov Stage 3 exposure Stag	overage Ratio age 3 exposur
45	Central banks	7			0	0		0.00%	7	0	0	0	0 0	0.00%	7		0	0	0	0	0.0
46	Central governments	0	C		0	0		0.00%	0	0	0	0	0 0	0.00%	0)	0 (0	0	0	0.00
47	Regional governments or local authorities	27	1		0	0) (44.64%	27	1	0	0	0 0	42.63%	26		1 (0 0	0	0	41.96
48	Public sector entities	0	C)	0	0) (0.00%	0	0	0	0	0 0	0.00%	0)	0 (0 0	0	0	0.00
49	Multilateral Development Banks	0	C		0	0) (0.00%	0	0	0	0	0 0	0.00%	0)	0 (0	0	0	0.00
50	International Organisations	0	C)	0	0 (0.00%	0	0	0	0	0 0	0.00%	0)	0 (0	0	0	0.00
51	Institutions	0	C		0	0) (0.00%	0	0	0	0	0 0	0.00%	0)	0 (0	0	0	0.00
2	Corporates	1,716	208	3 1	.7	2	2 7	37.91%	1,772	140	31	3	1 10	32.92%	1,791	. 10	09 43	3	1	13	31.22
	of which: Other - SME	642	59	9	7	1	. 3	44.57%	653	43	11	1	0 4	37.24%	656	;	36 15	5 1	0	5	34.41
1	of which: Specialised Lending	21	1	L	0	0) (28.31%	21	1	0	0	0 0	28.04%	21		1 (0	0	0	27.88
	Retail	39	4	1	0	0		26.20%	40	3	1	0	0 0	26.46%	40		2	0	0	0	26.66
	of which: SME	39	4	1	0	0	0	26.10%	40	3	1	0	0 0	26.39%	40		2	0	0	0	26.59
LITHUANIA	Secured by mortgages on immovable property and ADC exposures	0	C		0	0	0	41.77%	0	0	0	0	0 0	40.74%	0		0	0	0	0	40.74
B	of which: Residential immovable property	0	C		0	0) (40.82%	0	0	0	0	0 0	40.68%	0		0 (0	0	0	40.68
	of which: Commercial immovable property	0	C		0	0	0	0.00%	0	0	0	0	0 0	0.00%	0)	0 (0	0	0	0.00
	of which: Land, acquisition, development and construction exposures (ADC)	0	C		0	0	0	44.64%	0	0	0	0	0 0	42.63%	0)	0 (0	0	0	41.96
1	Subordinated debt exposures	0	C		0	0) (0.00%	0	0	0	0	0 0	0.00%	0		0 (0	0	0	0.00
2	Covered bonds	0	C		0	0) (0.00%	0	0	0	0	0 0	0.00%	0)	0 (0	0	0	0.00
53	Claims on institutions and corporates with a ST credit assessment	0	C		0	0	0	0.00%	0	0	0	0	0 0	0.00%	0)	0 (0	0	0	0.00
54	Collective investments undertakings (CIU)	0	C		0	0	0	0.00%	0	0	0	0	0 0	0.00%	0)	0 (0	0	0	0.00
55	Equity	0	C		0	0	0	0.00%	0	0	0	0	0 0	0.00%	0)	0 (0	0	0	0.00
6	Securitisation																				
7	Other exposures	0	C)	0	0)	42.67%	0	0	0	0	0 0	41.89%	0		0	0	0	0	41.53
68	TOTAL	1,790	213	3	.8	3	?	37.68%	1,846	144	32	3	2 10	32.83%	1,865	1:	13 44	3	1	14	31.18

eba European Banking Authority 2025 EU-wide Stress Test: Credit risk STA

Da Pradition to	OP Osuuskunta																					
		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			
ım	(mln EUR		Stage 2 exposure S	Stage 3 exposure	Stock of provision for Stage 1 expos	ons Stock of provision sure for Stage 2 exposu	s Stock of provisions re for Stage 3 exposur	s Coverage Ratio e Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	S Stock of provisions e 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 exposur	ns Stock of provisions re for Stage 2 exposure	Stock of provision for Stage 3 exposu	s Coverage Ratio - re Stage 3 exposure
	Central banks	5	0		0	0	0	0.0	0%	5 (0	0	0 0	0	0.00%	5	5	0	0	0 0	ı e	0.00%
	Central governments	11	0		0	0	0	0 40.0)%	.1	0	0	0 0	0	40.00%	11		0	0	0 0	<i>i</i>	0 40.00%
	Regional governments or local authorities	69	1		0	0	0	0 40.0	0%	58	2	1	0 0	0	40.00%	67	7	2	1	0 0	<i>i</i>	0 40.00%
	Public sector entities	1	0		0	0	0	0 44.6	1%	1	0	0	0	0	42.63%	1		0	0	0 0	<i>i</i>	0 41.96%
	Multilateral Development Banks	0	0		0	0	0	0.0	0%	0	0	0	0 0	0	0.00%	0		0	0	0 0	<i>i</i>	0.00%
	International Organisations	0	0		0	0	0	0.0	0%	0	0	0	0 0	0	0.00%	0		0	0	0 0	<i>i</i>	0.00%
	Institutions	2	0		0	0	0	0 45.0)%	2	0	0	0 0	0	45.00%	2	2	0	0	0 0	,	0 45.00%
_	Corporates	1,203	116	1	16	2	1	6 35.9	1,22	26 85	5 25	5	2 1	8	33.72%	1,232	2	71	33	2 1		11 32.94%
	of which: Other - SME	685	62	1	12	1	1	4 31.1	9% 69	96 40	6 10	6	1 1	5	30.80%	698	3	39	21	1 0	,	6 30.77%
	of which: Specialised Lending	1	0		0	0	0	0 33.8	7%	1	0 (0	0 0	0	33.14%	1	L	0	0	0 0	,	0 32.70%
	Retail	28	3		1	0	0	0 26.3	3%	29	3	1	0 0	0	27.33%	29)	2	1	0 0	,	0 28.08%
FCTONIA	of which: SME	25	2		0	0	0	0 27.8	3%	25	2	0	0 0	0	28.67%	25	5	1	1	0 0	<i>y</i>	0 29.22%
ESTONIA	Secured by mortgages on immovable property and ADC exposures	8	1		0	0	0	0 34.5	1%	8	1 (0	0 0	0	33.74%	8	3	1	0	0 0	,	0 34.75%
	of which: Residential immovable property	6	1		0	0	0	0 33.9	7%	6	1 (0	0 0	0	32.95%	6	5	1	0	0 0	,	0 33.89%
	of which: Commercial immovable property	2	0		0	0	0	0 44.6	1%	2	0 (0	0 0	0	42.63%	2	2	0	0	0 0	,	0 41.96%
	of which: Land, acquisition, development and construction exposures (ADC)	0	0		0	0	0	0.0	0%	0	0	0	0 0	0	0.00%	0		0	0	0 0	,	0 0.00%
	Subordinated debt exposures	0	0		0	0	0	0.0)%	0	0 (0	0 0	0	0.00%	0		0	0	0 0	,	0.00%
	Covered bonds	0	0		0	0	0	0.0	0%	0	0	0	0 0	0	0.00%	0		0	0	0 0	,	0 0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0		0	0	0	0.0	0%	0	0	0	0 0	0	0.00%	0		0	0	0 ()	0 0.00%
	Collective investments undertakings (CIU)	0	0		0	0	0	0 0.0	0%	0	0	0	0 0	0	0.00%	0		0	0	0 0		0 0.00%
	Equity	0	0		0	0	0	0 0.0	0%	0 (0 (0	0 0	0	0.00%	0		0	0	0 0		0 0.00%
		- J	ě		-	-	-	- 0.0		-	-	-	<u>-</u>		3.0070	<u> </u>	·	<u> </u>		<u> </u>	+	2.0070



eba Banking Authority 2025 EU-wide Stress Test: Credit risk STA

OP	Osuuskunta	
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				33	34	35	36	37	38	39	40	41	42	43	44 45	46	47	48	49	50	51	5	52	53
														Adverse Scenario										
							31/12/2025							31/12/2026						31/12/2027				
RowNum			Stag (mln EUR, %)	age 1 exposure	Stage 2 exposure			Stock of provisions for Stage 2 exposure for			Stage 1 exposure	Stage 2 exposure Stage 3		Stock of provisions for Stage 1 exposure for Stage			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur				
1		Central banks		17,551	276	90	0	0	0	0.00%	6 17,286	450	180	0	0	0.00%	17,085	559	27	^{'2}	0	0	0	0.00%
2		Central governments		1,326		236	7	143	94	40.01%		745	415	7	99 16	6 40.01%	1,301	631	56	51	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 2	8 45.70%	4,644	252	2 8	33	6	6	38	45.40%
4		Public sector entities		66	9	0	0	1	0	49.10%	6 57	17	1	0	2	1 43.99%	50	22	2	4	0	3	2	43.23%
5		Multilateral Development Banks		282	39	2	1	6	1	49.10%	6 243	74	6	2	10	3 43.99%	212	94	1	.6	1	14	7	43.23%
6		International Organisations		0	0	0	0	0	0	0.00%	6 0	0	0	0	0	0.00%	0	C		0	0	0	0	0.00%
7		Institutions		1,826	54	39	23	4	19	48.51%	6 1,738	92	87	27	5 4.	2 48.49%	1,643	129	14	16 2	23	5	71	48.62%
8		Corporates		21,859	11,658	1,130	69	307	363	32.15%	6 16,782	15,974	1,892	62	457 59	31.35%	14,478	17,431	2,73	37	45	583	834	30.47%
9		of which: Other - SME		4,782	2,875	565	19	162	198	35.08%	6 4,000	3,317	906	28	206 31	2 34.44%	3,353	3,549	1,32	20 1	19	229	452	34.22%
10		of which: Specialised Lending		111	13	1	0	2	0	46.76%	6 97	25	2	1	3	1 42.89%	88	32	2	5	0	4	2	42.54%
11		Retail		16,017	3,304	1,368	86	286	414	30.29%	6 14,391	4,201	2,096	76	394 579	9 27.64%	12,875	4,727	3,08	37 5	57	464	827	26.78%
12	OP Osuuskunta	of which: SME		2,443	337	192	4	13	102	53.43%		245	215	2	7 11	3 52.77%	2,557	188	3 22	27	2	4	119	52.45%
13	OP Osuuskuitta	Secured by mortgages on immovable property and ADC exposures		53,279	6,890	2,757	150	420	657	23.83%	6 51,160	7,572	4,195	157	420 95	9 22.87%	49,253	7,862	5,81	.2 13	30	365	1,292	42.54% 26.78% 52.45% 22.22%
14		of which: Residential immovable property		44,285	5,490	1,830	109	286	364	19.92%	6 42,484	6,149	2,970	120	300 58	1 19.56%	40,850	6,455	4,29	99 10	01	268	832	19.36%
15		of which: Commercial immovable property		7,915	1,248	646	39	128	141	21.77%	6 7,565	1,311	933	37	116 22	1 23.71%	7,273	1,320	1,21	.6 2	28	94	300	24.67%
16		of which: Land, acquisition, development and construction exposures (ADC)		1,080	152	281	2	6	152	54.06%	6 1,110	111	291	1	3 15	7 53.84%	1,130	86	5 29)7	1	3	160	53.72%
17		Subordinated debt exposures		371	14	1	1	1	1	47.41%	6 365	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%	6 3,199	1,371	315	3	40 12	1 38.58%	3,710	799	37	' 5	4	20	145	38.72%
19		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0	0.00%	6 0	0	0	0	0	0.00%	0	C		0	0	0	0	38.72% 0.00%
20		Collective investments undertakings (CIU)		12	2	0	0	0	0	49.10%	6 11	3	0	0	0	0 43.99%	9	4	1	1	0	1	0	43.23%
21		Equity		932	988	83	2	38	40	48.03%	6 1,336	536	131	1	16 6	47.98%	1,545	308	15	50	1	10	72	47.91%
22		Securitisation																						
23		Other exposures		792	338	37	1	13	19	49.53%	6 912	199	55	1	6 2	7 48.97%	976	125	6	66	1	4	32	48.58%
24		TOTAL		121,142	27,307	5,971	350	1,316	1,698	28.43%	6 113,454	31,527	9,439	344	1,457 2,58	5 27.38%	108,144	32,961	13,31	.5 27	75	1,542	3,546	48.58% 26.63%

													Adverse Scenario									
						31/12/	2025						31/12/2026						31/12/2027			
RowNum		(mln EU	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of pr for Stage 1	ovisions Stock of pro exposure for Stage 2 e	ovisions Stock of p xposure for Stage 3	provisions Cove 3 exposure Stag	erage Ratio - e 3 exposure	Stage 1 exposure Stag	e 2 exposure	Stock of provisions for Stage 1 exposure	s Stock of provisions Stock of provisions re for Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions Stock of profor Stage 1 exposure for Stage 2 e			
25		Central banks	17,535	274	1	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	2	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	27:	L	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	Ç	9	0	0	1	0	49.10%	56	17	1	0 2 :	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 :	43.99%	108	48	8	1	7	3	43.23%
30		International Organisations	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	Į	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	2	945	59	270	286	30.27%	10,622	14,756	1,618 4	422 488	30.17%	8,299	16,319	2,377	32	545	699	29.41%
33		of which: Other - SME	3,045	2,580) 4	159	15	150	151	32.98%	2,285	3,021	778 2	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 :	43.99%	41	18	3	0	3	1	43.23%
35		Retail	15,800	3,26	1,3	358	85	284	411	30.27%	14,181	4,163	2,080 7	75 393 574	27.60%	12,675	4,684	3,065	57	462	820	26.74%
36	FINLAND	of which: SME	2,330	32	7 1	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	FINLAND	Secured by mortgages on immovable property and ADC exposures	53,057	6,850	2,7	747	150	419	654	23.82%	50,946	7,532	4,181 15	55 418 955	22.85%	49,065	7,810	5,785	130	362	1,284	22.19%
38		of which: Residential immovable property	44,085	5,458	1,8	320	109	285	362	19.88%	42,291	6,115	2,957 11	19 300 578	19.53%	40,671	6,414	4,278	100	267	827	19.33%
39		of which: Commercial immovable property	7,904	1,24	7	546	39	128	140	21.76%	7,556	1,309	933 3	116 223	. 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	2	281	2	6	152	54.07%	1,100	108	291	1 3 15	53.85%	1,121	82	296	1	2	159	53.74%
41		Subordinated debt exposures	371	14	1	1	1	1	1	47.41%	365	18	3	0 0 :	47.48%	363	19	4	0	0	2	47.52%
42		Covered bonds	320	350	5	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	0.00%	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	43.99%	8	4	1	0	1	0	43.23%
45		Equity	882	98:	L	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	1	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	5,5	546	310	1,188	1,528	27.55%	100,766	28,813	8,751 29	92 1,365 2,316	26.47%	95,174	30,768	12,388	232	1,459	3,183	25.70%

										Adverse Scenario							
					31/12/202					31/12/2026					31/12/2027		
RowNum		(ml	Stage 1 exposu	e Stage 2 exposure	Stock of provise for Stage 1 expe	ons Stock of provisions Stock of stage 2 exposure for Stage 2	of provisions Coverage Ratio - ge 3 exposure Stage 3 exposure	Stage 1 exposure Stag	e 2 exposure Stage 3 exposure	Stock of provisions Stock of for Stage 1 exposure for Stage	of provisions Stock of provisions se 2 exposure 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 for Stage 2 exposure		
49		Central banks		0	0 0	0 0	0 0.00%	6 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%	6 16	22 1	.6 0	3 6	40.00%	19	16 2	20 0 2	8	40.00%
51		Regional governments or local authorities	1	473	23 8	3 0	3 40.00%	6 1,451	38 1	.5 3	0 6	40.00%	1,434	17 2	23 3 0	9	40.00%
52		Public sector entities		0	0 0	0 0	0 0.00%	6 0	0	0 0	0 0	0.00%	0	0	0 0	0	0.00%
53		Multilateral Development Banks		0	0 0	0 0	0 0.00%	6 0	0	0 0	0 0	0.00%	0	0	0 0	0	0.00%
54		International Organisations		0	0 0	0 0	0 0.00%	6 0	0	0 0	0 0	0.00%	0	0	0 0	0	0.00%
55		Institutions	1	149	29 26	16 2	13 51.69%	6 1,091	54 5	58 20	3 30	51.69%	1,023	31 9	99 17 3	51	51.69%
56		Corporates		303 2	04 18	1 2	2 10.16%	6 358	138 3	0	3	11.47%	397	92 3	0 4	5	13.42%
57		of which: Other - SME		22	3 0	0 0	0 49.10%	6 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%	6 0	0	0 0	0 0	0.00%	0	0	0 0	0	0.00%
59		Retail		7	2 1	0 0	0 10.61%	6 7	3	1 0	0 0	21.41%	6	3	1 0 0	0	24.31%
60	GERMANY	of which: SME		0	0 0	0 0	0 0.00%	6 0	0	0 0	0 0	0.00%	0	0	0 0	0	0.00%
61	GERIVIAINT	Secured by mortgages on immovable property and ADC exposures		19	2 1	0 0	0 21.30%	6 19	2	1 0	0 0	26.17%		4	1 0 0	0	29.61%
62		of which: Residential immovable property		18	2 1	0 0	0 21.16%		2	1 0	0 0	25.91%		4	1 0 0	0	29.18%
63		of which: Commercial immovable property		1	0 0	0 0	0 49.10%	6 0	0	0 0	0 0	43.99%	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%	1	0	0 0	0 0	0.00%		0	0 0	0	0.00%
65		Subordinated debt exposures		0	0 0	0 0	0 0.00%	9	0	0 0	0 0	0.00%	0	0	0 0	0	0.00%
66		Covered bonds		495 5	94 54	1 5	5 9.00%	6 725	332 8	36 1	3 9	9.84%	845 19	97 10	02 1 2	11	10.46%
67		Claims on institutions and corporates with a ST credit assessment		0	0 0	0 0	0 0.00%	6 0	0	0 0	0 0	0.00%	0	0	0 0	0	0.00%
68		Collective investments undertakings (CIU)		0	0 0	0 0	0 0.00%	6 0	0	0 0	0 0	0.00%	0	0	0 0	0	0.00%
69		Equity		0	0 0	0 0	0 0.00%	6 0	0	0 0	0 0	0.00%	0	0	0 0	0	0.00%
70		Securitisation															
71		Other exposures		0	0 0	0 0	0 0.00%	6 0	0	0 0	0 0	0.00%	0	0	0 0	0	0.00%
72		TOTAL	3	457 8	117	21 15	27 23.26%	3,667	589 20	25	12 55	26.36%	3,741 43	39 28	32 22 11	84	29.81%

				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			
RowNum			(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposur	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	s Stock of provisions e for Stage 2 exposure f	Stock of provisions or Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposu			ns Stock of provision ure for Stage 3 exposul	
73		Central banks		0	0		0	0 0	0	0.00%	6 0		0 0	(0 0	0	0.00%	6	0	0	0	0	0	0 0.0
74		Central governments		0	0		0	0 0	0	0.00%	6 0		0 0	(0 0	0	0.00%	6	0	0	0	0	0	0 0.00
75		Regional governments or local authorities		0	0		0	0 0	0	0.00%	6 0		0 0		0 0	0	0.00%	6	0	0	0	0	0	0 0.00
76		Public sector entities		0	0		0	0 0	0	0.00%	6 0		0 0	(0 0	0	0.00%	6	0	0	0	0	0	0 0.00
77		Multilateral Development Banks		138	19		1	1 3	0	49.10%	6 119	3	3		1 5	1	43.99%	6 10)4	46	8	1	7	3 43.2
78		International Organisations		0	0		0	0 0	0	0.00%	6 0		0 0		0 0	0	0.00%	6	0	0	0	0	0	3 43.23 0 0.00
79		Institutions		184	5		4	3 0	2	51.74%	6 175		9 9	;	3 0	5	51.74%	6 16	64	13	16	3	0	8 51.74
80		Corporates		99	105		8	0 6	5	59.68%	6 139	6	13		0 3	8	59.16%	6 16	51	35	16	0	1 :	10 58.77
81		of which: Other - SME		0	0		0	0 0	0	0.00%	6 0		0 0		0 0	0	0.00%	6	0	0	0	0	0	0 0.00
82		of which: Specialised Lending		0	0		0	0 0	0	0.00%	6 0		0 0		0 0	0	0.00%	6	0	0	0	0	0	0 0.0
83		Retail		2	0		0	0 0	0	49.36%	% 2		0 0		0 0	0	46.87%	6	2	0	0	0	0	0 44.9
84	FDANICE	of which: SME		0	0		0	0 0	0	0.00%	6 0		0 0		0 0	0	0.00%	6	0	0	0	0	0	0 44.92
85	FRANCE	Secured by mortgages on immovable property and ADC exposures		6	1		0	0 0	0	36.33%	6 5		1 0		0 0	0	38.20%	6	4	1	0	0	0	0 41.41
86		of which: Residential immovable property		5	0		0	0 0	0	35.85%	6 5		1 0		0 0	0	37.70%	6	4	1	0	0	0	0 41.23
87		of which: Commercial immovable property		0	0		0	0 0	0	40.91%	6 0		0 0		0 0	0	42.33%	6	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%	6	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%	6	0	0	0	0	0	0.00
90		Covered bonds		633	747	5	57	1 43	34	59.75%	% 921	42	.0 95		1 19	57	59.25%	6 1,07	76	46	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%	6 0		0 0		0 0	0	0.00%	6	0	0	0	0	0	0 0.00
92		Collective investments undertakings (CIU)		0	0		0	0 0	0	49.10%	6 0		0 0	(0 0	0	43.99%	6	0	0	0	0	0	0 43.23
93		Equity		0	0		0	0 0	0	0.00%	6 0		0 0		0 0	0	0.00%	6	0	0	0	0	0	0 0.00
94		Securitisation																						
95		Other exposures		0	0		0	0 0	0	0.00%	6 0		0 0		0 0	0	0.00%	6	0	0	0	0	0	0 0.00
96		TOTAL		1.062	877	7	70	4 52	41	59.09%	6 1.361	52	5 121		5 27	71	58.25%	6 1.51	1 3	42	155	5	18 8	89 57.30

												Adverse Scenario					
							31/12/2025					31/12/2026				31/12/2027	
RowNum			Stage 1	: 1 exposure Sta	age 2 exposure Sta	ige 3 exposure	Stock of provisions Stock of for Stage 1 exposure for Stage	of provisions ge 2 exposure 1	Stock of provisions Cor for Stage 3 exposure Sta	verage Ratio - ge 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure for Stage 1 exposure	Stock of provisions Stock of provisions for Stage 2 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure for Stage 2 exposure	Stock of provisions Coverage Ratio - for Stage 3 exposure Stage 3 exposure
97		Central banks		0	0	0	0	0	0	0.00%	0	0 0	0 0	0.00%	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 40.00%
99		Regional governments or local authorities		31	0	0	0	0	0	40.00%	30	1 0	0 0 0	40.00%	1	0 0	0 40.00% 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 0.00%
101		Multilateral Development Banks		0	0	0	0	0	0	0.00%	0	0 0	0 0 0	0.00%	0	0 0	0 0.00% 0 0.00%
102		International Organisations		0	0	0	0	0	0	0.00%	0	0 0	0 0	0.00%	0	0 0	
103		Institutions		177	3	3	2	0	1	48.38%	170	6 7	1 0 3	48.38% 160	5 7	9 1 0	5 48.38%
104		Corporates		1,127	222	98	2	8	42	42.84%	1,184	50 113	2 5 47	41.66% 1,208	8 114 12	5 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% 5	7 5 8	0 0	36 44.79%
106		of which: Specialised Lending		0	0	0	0	0	0	0.00%	0	0 0	0 0	0.00%	0	0 0	0 0.00%
107		Retail		25	8	2	0	0	1	36.61%	24	8 3	0 0 1	31.45%	9 11	5 0 1	2 31.44%
108	CVA/EDENI	of which: SME		0	0	0	0	0	0	32.47%	0	0 0	0 0	32.66%	0	0 0	0 32.83% 2 39.02%
109	SWEDEN	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%	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	24.90%	5 7	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	-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	0.00%	0	0 0	0 0.00% 0 0.00%
113		Subordinated debt exposures		0	0	0	0	0	0	0.00%	0	0 0	0 0	0.00%	0	0 0	0 0.00%
114		Covered bonds		279	329	27	0	11	9	32.43%	409	32 44	1 6 14	32.56% 472	2 108 5	4 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	0.00%	o o	0 0	0 0.00%
116		Collective investments undertakings (CIU)		0	0	0	0	0	0	0.00%	0	0 0	0 0	0.00%	0	0 0	0 0.00% 0 0.00%
117		Equity		0	0	0	0	0	0	0.00%	0	0 0	0 0	0.00%	0	0 0	0 0.00%
118		Securitisation															
119		Other exposures		0	0	0	0	0	0	40.67%	0	0 0	0 0	42.21%	0	0 0	0 43.13%
120		TOTAL		1,678	568	131	4	20	53	40.67%	1,854 3!	53 170	5 11 67	39.19% 1,924	4 252 20	1 3 7	78 38.79%

													Adverse Scenario									
							31/12/2025						31/12/2026					31/12/2027				
RowNum			(mln EUR, %)		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 Sto for Stage 1 exposure for	ock of provisions Stage 2 exposure for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	xposure Stage 2 exposui	e Stage 3 exposure	Stock of provisio for Stage 1 expos	ons Stock of provision ure for Stage 2 exposu	s Stock of provision for Stage 3 expos	ions Covera osure Stage 3	rage Ratio - : 3 exposure
121		Central banks		(o	0 ()	0		0.00%	6	0 0	0 0	0 (0.00%	0	0	0	0	0	0	0.00%
122		Central governments		(0	0 (0	(0.00%	6	0 0	0 0	0 (0.00%	0	0	0	0	0	0	0.00%
123		Regional governments or local authorities		(0	0 (0		0.00%	6	0 0	0 0	0 (0.00%	0	0	0	0	0	0	0.00%
124		Public sector entities		(0	0 ()	0		0.00%	6	0 0	0 0	0 (0.00%	0	0	0	0	0	0	0.00%
125		Multilateral Development Banks		(0	0 ()	0		0.00%	6	0 0	0 0	0 (0.00%	0	0	0	0	0	0	0.00%
126		International Organisations		(0	0 ()	0		0.00%	6	0 0	0 0	0 (0.00%	0	0	0	0	0	0	0.00%
127		Institutions		80	0	1		1 0		39.69%	6 7	76 3	3 1	0	39.69%	72	4	5	1	0	2	39.69%
128		Corporates		749	9	52	3	1 2		1 46.449	6 75	45	6 1	1	46.44%	753	43	9	1	1	4	46.43%
129		of which: Other - SME		98	8	3)	0		46.32%	6 9	7 4	0 0	0	46.36%	96	5	1	0	0	0	46.38%
130		of which: Specialised Lending		(0	0)	0		0.00%	6	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
131		Retail		5	5	1		0		33.58%	6	4 1	0	0	38.70%	4	2	1	0	0	0	40.56%
132	NODWAY	of which: SME		(0	0		0		0.00%	6	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
133	NORWAY	Secured by mortgages on immovable property and ADC exposures		7	7	1		0		36.72%	6	7 1	1 0	0	38.57%	5	2	2	0	0	1	42.33%
134		of which: Residential immovable property		ϵ	6	1	L	0		36.08%	6	6 1	1 0	0	38.17%	6	1	1	0	0	0	39.51%
135		of which: Commercial immovable property		1	1	0		0		41.52%	6	1 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		0.00%	6	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
137		Subordinated debt exposures		(0	0		0		0.00%	6	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
138		Covered bonds		455	5 4	80 28	3	0 14	1	46.53%	67	247	42 1	7 20	0 46.52%	770	142	51	1	4	24	46.52%
139		Claims on institutions and corporates with a ST credit assessment		(0	0)	0		0.00%	6	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
140		Collective investments undertakings (CIU)		(0	0)	0		0.00%	6	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
141		Equity		(0	0)	0		0.00%	6	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
142		Securitisation																				
143		Other exposures		(0	0 (0		0.00%	6	0 0	0 0	0 (0.00%	0	0	0	0	0	0	0.00%
144		TOTAL		1,297	7 5	35 34	1	2 16	1	46.05%	6 1,51	.6 298	52 3	9 24	4 45.92%	1,604	193	68	2	5	31	45.79%

												Ad	dverse Scenario								
						31/12/2025						;	31/12/2026					31/12/2027			
RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions S for Stage 2 exposure for	tock of provisions r Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 o	exposure for S	ock of provisions Stock of provisions Stage 1 exposure for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e 1 exposure Stage	2 exposure Stage 3 exposure	Stock of provisions St for Stage 1 exposure for	ock of provisions S Stage 2 exposure fo	Stock of provisions Cov or Stage 3 exposure Stag	overage Rat age 3 expos
145		Central banks	6	1		0 0	0	0	0.00%	5	2	0	0	0 0	0.00%	5	2	0 0	0	0	
146		Central governments	0	0		0 0	0	0	0.00%	(0	0	0	0 0	0.00%	0	0	0 0	0	0	
147		Regional governments or local authorities	25	3	3	0 0	1	0	49.10%	21	6	1	0	1 0	43.99%	18	8	1 0	1	1	
148		Public sector entities	0	0)	0 0	0	0	0.00%	(0	0	0	0 0	0.00%	0	0	0 0	0	0	
149		Multilateral Development Banks	0	0)	0 0	0	0	0.00%	(0	0	0	0 0	0.00%	0	0	0 0	0	0	
150		International Organisations	0	0)	0 0	0	0	0.00%	(0	0	0	0 0	0.00%	0	0	0 0	0	0	
151		Institutions	0	0)	0 0	0	0	0.00%	5	0	0	0	0 0	0.00%	0	0	0 0	0	0	
152		Corporates	1,659	260) 2	23 3	7	10	41.12%	1,665	233	44	3	5 16	37.21%	1,694	188	60 3	3	22	
153		of which: Other - SME	622	78	3	8 1	. 2	4	46.63%	616	77	15	1	2 6	40.46%	622	65	21 1	1	8	
154		of which: Specialised Lending	21	1		0	0	0	35.93%	20	2	0	0	0	34.89%	20	2	0 0	0	0	
155		Retail	38	5	5	0 0	0	0	32.94%	38	5	1	0	0	33.28%	38	4	1 0	0	0	
156		of which: SME	38	5	5	0 0	0	0	32.87%	38	5	1	0	0	32.92%	38	4	1 0	0	0	
1 57	LITHUANIA	Secured by mortgages on immovable property and ADC exposures	0	0)	0	0	0	42.26%	5	0	0	0	0	44.32%	0	0	0 0	0	0	
158		of which: Residential immovable property	0	0)	0	0	0	40.86%	5	0	0	0	0 0	44.34%	0	0	0 0	0	0	
159		of which: Commercial immovable property	0	0)	0	0	0	0.00%	5	0	0	0	0 0	0.00%	0	0	0 0	0	0	
160		of which: Land, acquisition, development and construction exposures (ADC)	0	0)	0 0	0	0	49.10%	5	0	0	0	0 0	43.99%	0	0	0 0	0	0	4
161		Subordinated debt exposures	0	0)	0 0	0	0	0.00%	5	0	0	0	0 0	0.00%	0	0	0 0	0	0	
162		Covered bonds	0	0)	0 0	0	0	0.00%	5	0	0	0	0 0	0.00%	0	0	0 0	0	0	
163		Claims on institutions and corporates with a ST credit assessment	0	0)	0	0	0	0.00%	5	0	0	0	0 0	0.00%	0	0	0 0	0	0	
164		Collective investments undertakings (CIU)	0	0)	0	0	0	0.00%	5	0	0	0	0 0	0.00%	0	0	0 0	0	0	
165		Equity	0	0)	0 0	0	0	0.00%	6	0	0	0	0	0.00%	0	0	0 0	0	0	
166		Securitisation																			
167		Other exposures	0	0		0 0	0	0	43.90%		0	0	0	0 0	43.25%	0	0	0 0	0	0	4
168		TOTAL	1.728	269	2	24 3	7	10	40.96%	1.730	246	45	3	6 17	37.12%	1.756	203	63 3	4	23	3



eba European Banking Authority 2025 EU-wide Stress Test: Credit risk STA

	dutionty	OP Osuuskunta																				
			33 34	4	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		
RowNum		(mln E	Stage 1 exposure Stage 2 ex	xposure St	tage 3 exposure for S	ck of provisions Stock of Stage 1 exposure	of provisions ge 2 exposure	S Stock of provisions e for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	re 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	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions Stock of provisions for Stage 2 exposure for Stage 3	visions Coverage Ratio - xposure Stage 3 exposure
169		Central banks	5	0	0	0	C	0 0	0.009	% 5		0	0 ()	0	0.00%		5	0	0 0	0	0 0.00%
170		Central governments	11	0	0	0	C	0 0	40.009	% 11		0	0 0)	0	40.00%	1	11	0	0 0	0	0 40.00% 0 40.00% 0 43.23% 0 0.00% 0 0.00% 0 51.75% 15 37.36%
171		Regional governments or local authorities	68	1	0	0	C	0 0	40.009	% 67		2	1 ()	0	40.00%	ϵ	67	2	1 0	0	0 40.00°
172		Public sector entities	1	0	0	0	C	0 0	49.109	% 1		0	0 0)	0	43.99%		1	0	0 0	0	0 43.23°
173		Multilateral Development Banks	0	0	0	0	C	0 0	0.009	% 0		0	0 0)	0	0.00%		0	0	0 0	0	0.00°
174		International Organisations	0	0	0	0	C	0 0	0.009	,,,		0	0 0		0	0.00%		0	0	0 0	0	0 0.00%
175		Institutions	2	0	0	0	C	0 0	51.759	% 2		0	0 0		0	51.75%		1	0	0 0	0	0 51.75°
176		Corporates	1,185	131	20	3	3	3 8	38.789	7.5		104	1 3	3	2 1	37.45%	1,20	09 8	4 6٤	<u>,1</u> 2	1	15 37.36°
177		of which: Other - SME	675	70	14	1	2	2 5	34.629	70 002		57 2	0 1		1	34.87%	68	86	+7 2	.5 1	1	9 35.35% 0 40.01% 1 33.87% 0 34.97% 0 41.47%
178		of which: Specialised Lending	1	0	0	0	C	0 0	42.449	% 1		0	0 0)	0	40.66%		1	0	0 0	0	0 40.019
179		Retail	28	3	1	0	C	0 0	29.879	% 28		3	1 0)	0	32.34%	2	28	3	2 0	0	1 33.879
180	ESTONIA	of which: SME	24	3	0	0	C	0 0	33.569	% 24		2	1 0)	0	34.24%	2	25	2	1 0	0	0 34.979
181	LSTONIA	Secured by mortgages on immovable property and ADC exposures	8	1	0	0	C	0 0	36.159	% 8		1	0 0)	0	38.79%		6	3	1 0	0	0 41.479
182		of which: Residential immovable property	6	1	0	0	C	0 0	35.429	% 6		1	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	49.109			1	0 0)	0	43.99%		0	2	0 0	0	0 43.239
184		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0		0 0	0.009	% 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	0.009			0	0 0)	0	0.00%		0	0	0 0	0	0 0.009
186		Covered bonds	0	0	0	0	C	0 0	0.009	% 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	C	0 0	0.009	% 0		0	0 0)	0	0.00%		0	0	0 0	0	0.00°
188		Collective investments undertakings (CIU)	0	0	0	0	C	0 0	0.009	% 0		0	0 0)	0	0.00%		0	0	0 0	0	0.00°
189		Equity	0	0	0	0	C	0 0	0.009	% 0		0	0 0		0	0.00%		0	0	0 0	0	0 43.23% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00%
190		Securitisation																				
191		Other exposures	10	3	0	0	C	0 0	44.469	% 9		4	0 0		1	43.37%		8	4	1 0	1	0 43.21°
192		TOTAL	1,319	140	22	3	4	4 8	38.389	% 1,331		115 3	5 3	3	3 1	37.37%	1,33	35	ر وو	46 3	2	0 43.219 17 37.459

* 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

			1	2	3	4	5	6	7
			Restated		Baseline Scenario			Adverse Scenario	
RowNu m		(mln EUR)	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1		SEC-IRBA	0						
2		SEC-SA	0						
3	Exposure values	SEC-ERBA	271						
4		SEC-IAA	0						
5		Total	271						
6		SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8	REA	SEC-ERBA	27	30	33	37	30	35	42
9	NLA	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

		1	2	3	4	5	6	7	8
		Actual	Restatement CRR3		Baseline scenario			Adverse scenario	
Row m	tools FUD	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

		Of Osduskuffa	1	2	3	4	5	6	7	8	9
			IFRS 9 first implementation	Actual	Restatement CRR3		Baseline Scenario			Adverse Scenario	
RowN			01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1	A	OWN FUNDS	<u> </u>	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
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 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		0							
38	A.1.21.1	part") Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between	0	0							
39	A.1.21.2	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") Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new		0							
41	A.1.21.4	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							
40	A.1.22.1.2	Prom the amount of DTAs that is deducted from CET1 capital Other transitional adjustments to CET1 Capital		0			_		_	_	_
47	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0		0	0	0
48	A.1.22.2.1 A.1.22.2.2	of which: due to DTAs that rely on future profitability and do not arise from temporary differences of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of		0	0	0	0	0	0	0	0
50		financial sector entities where the institution has a significant investment of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive		0	0	0	0	0	0	U	0
50	A.1.22.2.3	income		0	0	0			0		

	8	9
5,253		
3,860 3,292 0 0,300	0	3,292
-770 -493 -277	-770 -493 -277	-770 -493
0 2,123 0	0	2,123
0 139 -33		-33
-24 -298 -190		-24
-16 -92 -392	-69	-46
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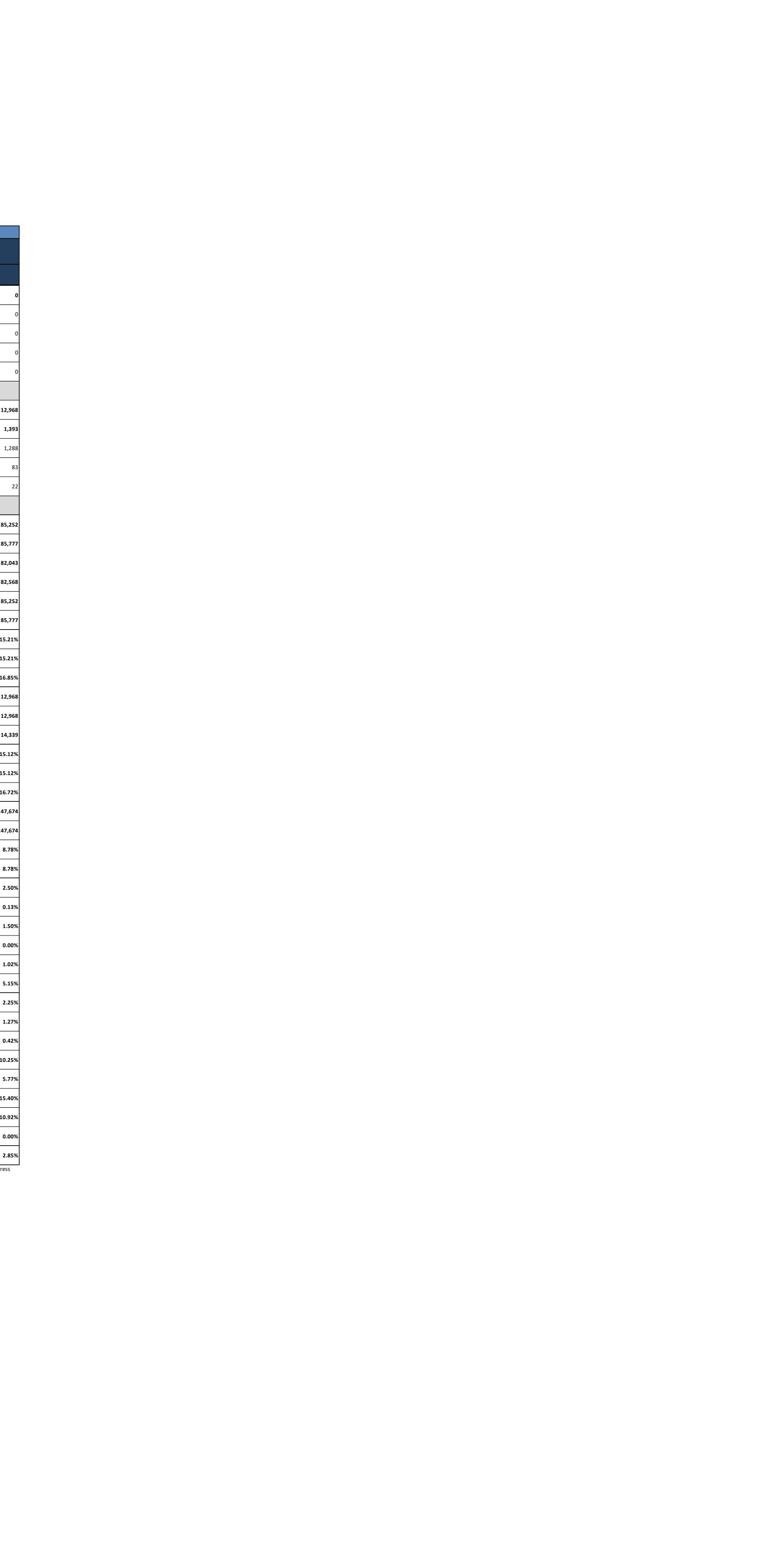


2025 EU-wide Stress Test: Capital

OP Osuuskunta

							_		_	_	
			IFRS 9 first	2	3	4	5	6	7	8	9
			implementation	Actual	Restatement CRR3		Baseline Scenario			Adverse Scenario	
		(mln EUR, %)	01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		0	0	0	0	0	0	0	
	A.2.1	Additional Tier 1 Capital instruments		0	0	0	0	0	0	0	
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	
	A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
	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	
	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	
	A.4.1	Tier 2 Capital instruments		1,288	1,288	1,288	1,288	1,288	1,288	1,288	
	A.4.2	Other Tier 2 Capital components and deductions		83	83	83	83	83	83	83	
	A.4.3	Tier 2 transitional adjustments		22	22	22	22	22	22	22	
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
	В.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			76,458	76,624	76,464	76,468	79,992	81,814	
	B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			76,983	77,148	76,989	76,993	80,517	82,339	
TALL DIST EVEN STUDE AND UNIT	B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			73,249	73,415	73,255	73,259	76,783	78,605	
AND OUTPUT FLOOR	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	
	B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		71,757	76,458	76,624	76,464	76,468	79,992	81,814	
	B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		71,757	76,983	77,148	76,989	76,993	80,517	82,339	
	C.1	Common Equity Tier 1 Capital ratio (transitional)		21.53%	20.21%	20.78%	21.16%	20.91%	17.33%	16.72%	
CAPITAL RATIOS (%)	C.2	Tier 1 Capital ratio (transitional)		21.53%	20.21%	20.78%	21.16%	20.91%	17.33%	16.72%	
Transitional period	C.3	Total Capital ratio (transitional)		23.47%	22.03%	22.60%	22.98%	22.74%		18.43%	
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		15,451	15,450	15,924	16,179	15,993	13,860	13,682	
Fully loaded	D.2										
CAPITAL		TIER 1 CAPITAL (fully loaded) TOTAL CAPITAL (fully loaded)		15,451	15,450	15,924	16,179	15,993 ———————————————————————————————————	13,860	13,682	
_	D.3				16,821	17,295			15,231	15,053	
CAPITAL RATIOS (%)	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		21.53%	20.07%	20.64%	21.01%	20.77%	17.21%	16.62%	
Fully loaded	E.2	Tier 1 Capital ratio (fully loaded)		21.53%	20.07%	20.64%	21.01%	20.77%	17.21%	16.62%	
	E.3	Total Capital ratio (fully loaded)		23.44%	21.85%	22.42%	22.80%	22.55%	18.92%	18.28%	
-	H.1	Total leverage ratio exposures (transitional)		147,674		147,674	147,674	147,674	147,674	147,674	
Leverage ratios (%)	H.2	Total leverage ratio exposures (fully loaded)		147,674		147,674	147,674	147,674	147,674	147,674	
	H.3	Leverage ratio (transitional)		10.46%	10.46%	10.78%	10.96%	10.83%	9.39%	9.26%	
	H.4	Leverage ratio (fully loaded)		10.46%	10.46%	10.78%	10.96%	10.83%	9.39%	9.26%	
	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	
	P.2	Countercyclical capital buffer		0.13%		0.13%	0.13%	0.13%	0.13%	0.13%	
ansitional combined buffer requirements (%)	P.3	O-SII buffer		1.50%		1.50%	1.50%	1.50%	1.50%	1.50%	
requirements (%)	P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	
	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%	
	P.6	Combined buffer		5.15%		5.15%	5.15%	5.15%	5.15%	5.15%	
	R.1	Pillar 2 capital requirement		2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	
	R.1.1	of which: CET1		1.27%	1.27%	1.27%	1.27%	1.27%	1.27%	1.27%	
	R.1.2	of which: AT1		0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	
Pillar 2 (%)	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%	
	R.2.1	of which: CET1		5.77%	5.77%	5.77%	5.77%	5.77%	5.77%	5.77%	
	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%	
	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%	
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Shortages		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%	

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

		1	2	3	4	5	6	7
		Actual		Baseline scenario			Adverse scenario	
Row m	owNu m (mln	UR) 31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	1 Net interest income	3,046	2,819	2,698	2,354	2,748	2,704	2,327
2	2 Interest income	6,316	4,793	4,381	4,496	6,231	5,833	5,671
3	3 Interest expense	-3,270	-1,974	-1,683	-2,143	-3,483	-3,129	-3,344
4	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 designate fair value through profit or loss	at				272		
8	8 Other operating income not listed above, net	253	71	74	79	-270	74	79
9	9 Total operating income, net	3,887	3,629	3,511	3,171	2,809	3,293	2,949
10	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
1:	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	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	18 Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	19 Total post-tax MDA-related adjustment		0	0	0	0	0	0
20	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

	(mln EUR)	1
RowNu m	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

RowNu	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

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