Capital position CRD3 rules	31.12.	2012	30.6.2	013	References to COREP reporting
Capital position Gross fules	Million EUR	% RWA	Million EUR	% RWA	References to CONEF reporting
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government</u> <u>support measures other than ordinary shares</u>) (+)	7 513		7 681		COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares
Of which: adjustment to valuation differences in other AFS assets (1) (-/+)	-87		-57		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-2 160		-2 195		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	-249		-235		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	5 352	14,1%	5 487	13,7%	
Of which: ordinary shares subscribed by government	0		0		Paid up ordinary shares subscribed by government
D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	0		0		EBA/REC/2011/1
E) Other Existing government support measures (+)	0		0		
F) Core Tier 1 including other intruments eligible and existing government support measures (C+D+E)	5 352	14,1%	5 487	13,7%	
G) Hybrid instruments not subscribed by government	0		0		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
H) Tier 1 Capital (F+G)	5 352	14,1%	5 487	13,7%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	38 093		40 015		
CRR / CRDIV memo items					
Common Equity instruments under A) not eligible as CET1 (under CRR)	620		585		Articles 26(1) point (c) and 26(2) of CRR
Adjustments to Minority Interests	0		0		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	58		59		Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2}]
Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments	2 447		2 342		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	277		297		Articles 381 to 386 of CRR

Notes and definitions

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

Explanatory footnotes

Insurance company investments, deducted in equal proportions from Tier 1 and 2 capital, came to EUR 2,309 million (2,419). A total of EUR 469 million (498) have been deducted from equity capital as a shortfall of expected losses and impairment losses. Deductions from Tier 2 capital exceeded Tier 2 capital by EUR 467 million (364), which were deducted from Tier 1 capital.

The Finnish Financial Supervisory Authority has given permission, valid from 1 January until 31 December 2014, to OP-Pohjola Group not to deduct insurance holdings under supervision of financial and insurance conglomerates from their capital base and to treat these holdings as risk-weighted assets in accordance with the principles of capital adequacy measurement. In determining the risk weight of insurance holdings, OP-Pohjola Group will apply a method which, in accordance with the Supervisory Authority's permission, will lead to a risk weight of approximately 280 per cent. The change in the treatment stems from the new Capital Requirements Directive (CRD4) and Capital Requirements Regulation (CRR) published on 27 June 2013. As a result of the European Central Bank taking over supervisory responsibilities for OP-Pohjola Group.

2. CREDIT RISK as of 31 December 2012

		LTV % ** (as of		Ехр	osure values (as	of 31/12/2012	2) **				RWA (as of 31/12/20	12) **				Value adjustments ar	d provisions (as	of 31/12/2012) **	
Il couterparty countries		31/12/2012)	F-IR	В	A-IR	В	STA		F-IRB		A-IRB		STA		F-IRE		A-IRB	STA	A
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defa	aulted Non	n-defaulted	Defaulted	Non-defaulted	Defaulted Non-def	aulted Defaulted	d Non-defaulted	Defaulted
	Central banks and central governments		-	-		-	10 309	3	-	-	-	-	46	-		-		-	-
	Institutions		5 409	2		-	164	-	1 189	-	-	-	19	-		1		-	-
	Corporates		24 798	799		-	837	-	19 048		-	-	822	-		308		-	-
	Corporates - Of Which: Specialised Lending		-	-	-	-		-	-		-	-	-	-		- /////////		-	-
	Corporates - Of Which: SME		8 161	271	-	-	44	-	7 053		-	-	44			73		-	-
	Retail		-	-	44 225	915	1 011	16	-		6 866	651	758	24		-	4	14	-
	Retail - Secured on real estate property	61,0%	-	-	39 157	697		-	-		5 052	619	-	-		-	1	5	-
	Retail - Secured on real estate property - Of Which: SME	43,0%		-	780	29				-	126	18	-			- /////////////////////////////////////		1	-
OP-Pohjola Group	Retail - Secured on real estate property - Of Which: non-SME	61,2%	-	-	38 377	668	-	-	-	-	4 926	601	-	-		- /////////////////////////////////////	///////////////////////////////////////	4	-
	Retail - Qualifying Revolving		-	-		-			-		-	-	-			- /////////////////////////////////////		-	-
	Retail - Other Retail		-	-	5 068			16	-	-	1 814	32	758	24		- /////////////////////////////////////	///////////////////////////////////////	9	-
	Retail - Other Retail - Of Which: SME		-	-	770				-		342	9	-			- /////////////////////////////////////		7	-
	Retail - Other Retail - Of Which: non-SME		-	-	4 298	181	1 011	16	-	-	1 472	23	758	24		- /////////////////////////////////////	///////////////////////////////////////	2	-
	Equity		500	-	-	-	-	-	1 499		-	-	-			- /////////		-	-
	Securitisation		321	-	-	-	-	-	640	-	-	-	-	-		- /////////////////////////////////////		-	-
	Other non-credit obligation assets		1 011	-		-	7	-	1 009	-	-	-	4	-		-		-	-
	TOTAL		32 039	801	44 225	915	12 328	19	23 385	0	6 866	651	1 649	24	-	309	- 4	- 14	0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-		-		-	-				- ////////		-	

Notes and definitions
Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
As explained in the Guidelines

		LTV0/ ** /6		Expo	sure values (as of	31/12/2012) **					RWA (as of 31/	12/2012) **			Value adjustments and provis	ons (as of 31/12/2012) **
rparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRB		A-IRB		STA		F-IRB		A-IRI	3	STA	F-IR	B A-IRB	STA
			Non-defaulted De	efaulted	Non-defaulted D	efaulted Non	n-defaulted	Defaulted	Non-defaulted D	efaulted	Non-defaulted	Defaulted	Non-defaulted Defau	ited Non-defaulted	Defaulted Non-defaulted	Defaulted Non-defaulted
	Central banks and central governments		-	-	-	-	9 427	3	-	-	-	-	-	-	-	-
	Institutions		290	-	-	-	164		44	-			19	-	-	-
	Corporates		23 871	747	-	-	750		18 218	-			735	-	289	-
	Corporates - Of Which: Specialised Lending		-		-	-	-		-			-	-	- /////////////////////////////////////	-	-
	Corporates - Of Which: SME		7 996	271		-	44		6 989	-		-	44	- /////////////////////////////////////	73	-
	Retail		-	-	44 029	909	1 008	16	-	-	6 829	645	756	24	-	44
	Retail - Secured on real estate property	61,0%	-	-	39 007	692	-		-	-	5 031	614		- /////////////////////////////////////	-	15
	Retail - Secured on real estate property - Of Which: SME	43,0%	-	-	779	29			-	-	126	18		- /////////////////////////////////////	-	1
	Retail - Secured on real estate property - Of Which: non-SME	61,3%		-	38 228	663	-			-	4 905	596		- /////////////////////////////////////	-	14
Finland	Retail - Qualifying Revolving		-	-	-	-	-	-	-	-	-	-		-	-	-
	Retail - Other Retail		-	-	5 022	217	1 008	16	-	-	1 798	31	756	24	-	29
	Retail - Other Retail - Of Which: SME		-		769	37			-	-	342	9	•	-	-	7
	Retail - Other Retail - Of Which: non-SME		-	-	4 253	180	1 008	16	-	-	1 456	22	756	24	-	22
	Equity		471	-	-	-	-	-	1 412	-			-	-	-	-
	Securitisation		-	-	-	-	-		-	-			-	-	-	-
	Other non-credit obligation assets		1 011	-	-	-	7	-	1 009	-	-	-	4	-	-	-
	TOTAL		25 643	747	44 029	909	11 356	19	20 683	0	6 829	645	1 514	24 -	289 -	44 -
	Securitisation and re-securitisations positions deducted from capital *		-	-		-			-					- /////////////////////////////////////	- /////////////////////////////////////	- /////////////////////////////////////

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Exp	osure values (as	of 31/12/2012) **				RWA (as of 31	/12/2012) **				Value adjus	stments and prov	risions (as of 31/12/2012) **
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IF	lB	A-IRI	В	ST.	A	F-IR	В	A-IR	В	ST.	A	F-IR	В	A-IR	В	STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-defa	ulted Defaulted
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Institutions		-	-		-		-		-		-		-		-		-	
	Corporates		-	-		-	-	-		-	-	-	-	-		-		-	
	Corporates - Of Which: Specialised Lending		-	-	-	-		-	-	-	-	-	-	-		-		-	
	Corporates - Of Which: SME Retail			-	-	-		-		-	-	-		-		-		-	
	Retail - Secured on real estate property	0.0%								-		_						-	
	Retail - Secured on real estate property - Of Which: SME	0,0%		-		-				-		-		-		-		-	
#PUUTTUU!	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-		-		-							-		- /////////////////////////////////////	
#1 001100:	Retail - Qualifying Revolving		-		-	-	-		-		-		-	-		-		- //////////	
	Retail - Other Retail		-	-	-	-		-		-		-		-		-		-	
	Retail - Other Retail - Of Which: SME		-	-		-	-	-			-	-	-	-		-		- /////////////////////////////////////	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		-		- /////////////////////////////////////	
	Equity		-		-	-		-	-		-		-	-		-		-	
	Securitisation		-		-	-		-	-		-		-	-		-		-	
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	0	- 0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-			-		-	-	-	-		-		-	

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

		LTV % ** (as of		Exposure values	as of 31/12/201	2) **			RWA (as of 31/1	2/2012) **			Value adjustments and pro	ovisions (as of	31/12/2012) **	
Counterparty Country (1)		31/12/2012)	F-IRB	A	-IRB	STA	١	F-IRB	A-IRB		STA	F-IR	B A-l	RB	STA	
			Non-defaulted Defaul	ed Non-default	ed Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	d Non-defaulted	Defaulted Non-defaulte	i Defaulted	Non-defaulted	Defaulted
	Central banks and central governments		-	-		-	-		-	-	-	-	-	-		
	Institutions		-	-	-	-	-		-	-	-	-	-	-		
	Corporates		-	-			-		-	-	-	-	-	-		
	Corporates - Of Which: Specialised Lending		-	-		-			-		-	-	-	-		
	Corporates - Of Which: SME Retail		-	-			-		-		-	-	-	-		
	Retail - Secured on real estate property	0,0%	-	-		-	-		-		-	-	-	-		
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-		-			-	-	-	-	-	-		
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-					-	-	-	-	- /////////////////////////////////////	-		
#PUUTTUU!	Retail - Qualifying Revolving		-	-	-	-			-	-	-	-	- /////////////////////////////////////	-		
	Retail - Other Retail		-	-	-	-	-		-	-	-	-	-	-		
	Retail - Other Retail - Of Which: SME		-	-				1	-		-	-	-	-		
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-		-		-	-	-	-		
	Equity		-	-	-	-	-		-	-	-	-	-	-		
	Securitisation		-	-	-	-	-		-	-	-	-	-	-		
	Other non-credit obligation assets		-	-		-	-		-	-	-	-	-	-		
	TOTAL		0 0	0	0	0	0	0 0	0	0	0 0	-	0	- 0	-	0
	Securitisation and re-securitisations positions deducted from capital *		-	-		-	-		-	-	-	-	-	-		

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Exp	oosure values (as	of 31/12/2012	2) **				RWA (as of 31/	12/2012) **				Value adjus	tments and provis	sions (as of 31/12/	2012) **
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IF	RB	A-IR	В	S1	`A	F-IR	В	A-IRI	В	ST	A	F-IRI	В	A-IRB		STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-	defaulted Defaulte
	Central banks and central governments		-	-	-	-		-	-	-	-	-	-	-		-		-	
	Institutions		-		-	-		-		-	-	-	-	-		-		-	
	Corporates		-		-	-		-		-	-	-	-	-		-		-	
	Corporates - Of Which: Specialised Lending		-	-	-	-		-	-	-	-	-	-	-		-		- ///////	
	Corporates - Of Which: SME		-	-	-	-		-		-	-	-	-	-		-		- ///////	
	Retail		-		-	-		-		-	-	-		-		-		-	
	Retail - Secured on real estate property	0,0%	-		-	-		-		-	-	-	-	-		-		-	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-		-	-	-	-	-		-		-		-	
#PUUTTUU!	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-		-		-	-	-		-	-	-		-		- //////	
#P001100!	Retail - Qualifying Revolving		-	-	-	-		-		-	-	-	-	-		-		- ///////	
	Retail - Other Retail		-	-		-		-	-	-		-		-		-		-	
	Retail - Other Retail - Of Which: SME		-		-	-		-		-	-	-	-	-		-		- ///////	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-		-		-		-	-	-		-		- ///////	
	Equity		-		-	-			-		-	-	-			-		- ///////	
	Securitisation		-	-		-		-	-	-	-	-	-	-		-		- //////	
	Other non-credit obligation assets		-	-		-		-		-		-	-	-		-		-	
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	0	- 0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-		-	-		-	-		-		-		-	

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

		1.7700	Exp	oosure values (as of 31/12/20	012) **		RWA (as of 31/12/2012) **		Value adj	ustments and provisions (as	s of 31/12/2012) **
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulte	d Non-defaulted Defaulte	ed Non-defaulted Defaulted
	Central banks and central governments			-						-	-
	Institutions			-						-	-
	Corporates			-						-	-
	Corporates - Of Which: Specialised Lending			-						- /////////////////////////////////////	-
	Corporates - Of Which: SME			-						- /////////////////////////////////////	-
	Retail			-						-	-
	Retail - Secured on real estate property	0,0%		-						-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%		-						-	-
#PUUTTUU!	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-						-	-
#F001100!	Retail - Qualifying Revolving			-						-	-
	Retail - Other Retail			-						-	-
	Retail - Other Retail - Of Which: SME			-						-	-
	Retail - Other Retail - Of Which: non-SME			-						-	-
	Equity			-			. - -			- /////////////////////////////////////	-
	Securitisation			-						-	-
	Other non-credit obligation assets			-	-					-	-
	TOTAL		0 0	0 0	0 0	0 0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *			-						-	-

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Exp	oosure values (as	of 31/12/201	2) **				RWA (as of 31/	12/2012) **				Value adjust	ments and provi	sions (as of 31	/12/2012) **	
terparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRI	В	A-IR	В	STA		F-IRE		A-IRE		STA	4	F-IRE	3	A-IRE	3	STA	Α
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted I	Non-defaulted	Defaulte
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-		- //		I
	Institutions			-	-	-		-		-	-	-	-	-		-		-		1
	Corporates			-	-	-		-			-	-		-		-		- //		
	Corporates - Of Which: Specialised Lending				-	-	-		-		-		-	-		-		- ///		
	Corporates - Of Which: SME				-		-		-		-					-		- //		
	Retail		-	-	-	-	-	-	-	-	-	-		-		-		- ///		
	Retail - Secured on real estate property	0,0%		-	-	-	-	-	-	-	-	-	-	-		-		- ///		1
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-	-	-	-	-	-	-		-		- //		ı
#PUUTTUU!	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-	-	-	-	-	-		-	-	-	-		-		- //		
	Retail - Qualifying Revolving			-	-	-	-	-	-	-	-	-	-	-		-		- //		
	Retail - Other Retail			-	-	-	-	-	-	-	-	-		-		-		-		<u> </u>
	Retail - Other Retail - Of Which: SME			-		-		-			-	-		-		-		- ///		
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		-		- ///		
	Equity		-	-	-	-	-	-	-		-	-	-	-		-		- 💹		ı
	Securitisation		-		-	-	-		-		-	-	-	-		-		- //		
	Other non-credit obligation assets			-	-	-	-	-	-	-	-	-		-		-		-		
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	-	0		0	-	0
	Securitisation and re-securitisations positions deducted from capital *			-	-		-		-		-					-		- ///		

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

		1.770, 11, 1	E	xposure values (a	s of 31/12/2012	2) **			RWA (as of 31	1/12/2012) **			Value adjustments and pr	ovisions (as o	of 31/12/2012) **	
Counterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IRB	A-II	₹В	STA		F-IRB	A-IR	≀В	STA	F-IR	B A-	IRB	ST	A
			Non-defaulted Defaulte	d Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	l Non-defaulted	Defaulted Non-defaulte	d Defaulted	Non-defaulted	Defaulted
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		
	Institutions		-		-	-	-	-		-	-	-	-	-		
	Corporates		-		-	-	-			-	-	-	-	-		
	Corporates - Of Which: Specialised Lending		-					-		-	-	-	-	-		
	Corporates - Of Which: SME		-		-	-				-	-	-	- /////////////////////////////////////	-		
	Retail		-		-	-	-			-	-	-	-	-		
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-		-	-	-	-	-		
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-	-		-	-	-	-	-		
#PUUTTUU!	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-		-	-	-	-	-	-	-	-	-		
	Retail - Qualifying Revolving		-		-			-			-	-	- /////////////////////////////////////	-		
	Retail - Other Retail		-	-	-	-	-	-		-	-	-	-	-		
	Retail - Other Retail - Of Which: SME		-		-		-			-	-	- /////////////////////////////////////	- /////////////////////////////////////	-		
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		
	Equity		-		-	-	-	-	-	-	-	-	- /////////////////////////////////////	-		
	Securitisation		-		-	-	-	-		-	-	-	-	-		
	Other non-credit obligation assets		-	-	-	-	-	-		-	-	-	-	-		
	TOTAL		0 0	0	0	0	0	0 0	0	0	0 0	-	0	- 0	-	0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-		-	-		-	-	-	-	-		

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

			Ехр	osure values (as of 31/12	/2012) **			RWA (as of 31	/12/2012) **			Value adjustments and pro	visions (as of 31	/12/2012) **
ounterparty Country ⁽¹⁾		LTV % ** (as of 31/12/2012)	F-IRB	A-IRB	STA		F-IRB	A-IR	В	STA	F-IRE	B A-IF	В	STA
			Non-defaulted Defaulted	Non-defaulted Defaul	ted Non-defaulted De	efaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted Non-defaulted	Defaulted N	Non-defaulted Defaulte
	Central banks and central governments			-		-		-	-			-	-	
	Institutions			-				-	-			-	-	
	Corporates			-				-	-			-	-	
	Corporates - Of Which: Specialised Lending			-				-				-	-	
	Corporates - Of Which: SME			-	-	-		-				-	- //	
	Retail			-				-	-			-	-	
	Retail - Secured on real estate property	0,0%		-		-		-	-			-	-	
	Retail - Secured on real estate property - Of Which: SME	0,0%		-		-		-	-			-	-	
#PUUTTUU!	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-	-	-		-	-			-	- //	
	Retail - Qualifying Revolving			-				-				-	-	
	Retail - Other Retail			-				-				-	-	
	Retail - Other Retail - Of Which: SME			-	-	-		-	-			-	-	
	Retail - Other Retail - Of Which: non-SME			-	-			-				-	-	
	Equity			-		-		-	-			-	- 📗	
	Securitisation			-		-		-	-			-	- //	
	Other non-credit obligation assets			-					-			-	- //	
	TOTAL		0 0	0 0	0	0	0 0	0	0	0 0	-	0 -	0	- 0
	Securitisation and re-securitisations positions deducted from capital *					-		-				- /////////////////////////////////////	- //	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

				Exp	oosure values (as	of 31/12/201	2) **				RWA (as of 31	/12/2012) **				Value adjustments a	nd provisions ((as of 31/12/2012) **	
ounterparty Country (1)		LTV % ** (as of 31/12/2012)	F-IR	В	A-IR	В	STA		F-IRE	В	A-IF	В	ST	Ą	F-IR	В	A-IRB	S	TA
		,	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-d	faulted Defau	ulted Non-defaulted	Defaulted
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Institutions		-	-	-	-	-	-	-	-		-	-	-		-		-	
	Corporates		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Corporates - Of Which: Specialised Lending		-	-	-		-		-	-				-		-		-	
	Corporates - Of Which: SME		-		-	-	-		-	-	-	-	-			-		-	
	Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-		-	-	-	-	-	-	-	-	-	-		-		-	
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-		-	-	-	-	-	-		- ///////		- (////////////////////////////////////	
#PUUTTUU!	Retail - Qualifying Revolving		-	-	-	-	-		-		-	-	-	-		-		-	
	Retail - Other Retail		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-	-	-	-	-		- ///////		- /////////////////////////////////////	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-		-		-	-	-	-		-		-	
	Equity		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	Securitisation		-	-	-	-	-	-	-	-	-	-		-		-		-	
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-		-		-	
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	-	0	- 0		. 0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-		-			-				- ///////		-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

*Refers to the part of Securifization exposure that is deducted from capital and is not included in RWA

**As explained in the Guidelines

		LTV % ** (as of		Expo	sure values (as of 30/06/	2013) **				RWA (as of 30/06/2	2013) **			Value adjust	ments and provis	sions (as of 30/06/2013)	*
All couterparty countries		30/06/2013)	F-IRE	3	A-IRB	S	'A	F-IR	В	A-IRB		STA	F-IR	В	A-IRB		STA
			Non-defaulted	Defaulted	Non-defaulted Default	ed Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted De	efaulted	Non-defaulted D	efaulted Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-defaul	ted Defaulted
	Central banks and central governments			-	-	- 9 38	7 3	-	-	-	-	39	-	-		-	-
	Institutions		5 101	-	-	- 24	-	1 039	-	-	-	21	-	-		-	-
	Corporates		26 042	833	-	- 92	-	20 069	-	-		875	-	334		-	-
	Corporates - Of Which: Specialised Lending		-	-	-	-		-	-	-	-	-	-	-		- /////////////////////////////////////	-
	Corporates - Of Which: SME		8 662	283		- 4	1 -	7 655	-	-	-	41	-	88		- /////////////////////////////////////	-
	Retail			-	45 614	1 05	14		-	6 715	944	789	20	-		47	-
	Retail - Secured on real estate property	65,0%		-	40 260	701	-		-	4 838	694	-	-	-		17	-
	Retail - Secured on real estate property - Of Which: SME	39,9%			787	29	-		-	127	23		-	-		2	-
OP-Pohjola Group	Retail - Secured on real estate property - Of Which: non-SME	65,4%	-	-	39 473	372	-	-	-	4 711	671	-	- /////////////////////////////////////	-		15	-
	Retail - Qualifying Revolving		-		-	-			-	-		-	-	-		- /////////////////////////////////////	-
	Retail - Other Retail		-	-		215 1 05	1 14	-	-	1 877	250	789	20	-		30	-
	Retail - Other Retail - Of Which: SME		-	-	111	35	-	-	-	351	54		- /////////////////////////////////////	-		7 /////////////////////////////////////	<i>////</i> //
	Retail - Other Retail - Of Which: non-SME		-	-	4 577	80 1 05	1 14	-	-	1 526	196	789	20	-		23	-
	Equity		498	-	-	-	-	1 578		-	-	-	-	-		- /////////////////////////////////////	<u> </u>
	Securitisation		269	5	-	-	-	594	20	-	-	-	- (////////////////////////////////////	3		- /////////////////////////////////////	-
	Other non-credit obligation assets		1 005	-	-	-	-	1 005	-	-	-	5	-	-		-	-
	TOTAL		32 915	838	45 614	11 62	17	24 285	20	6 715	944	1 729	20 -	337		47	- 0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-		-	-	-	-	-		-	

Notes and definitions
Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
As explained in the Guidelines

		LTV 0/ ** /f		Expo	sure values (as of	30/06/2013) **					RWA (as of 30/	06/2013) **			Value adjustments and provision	s (as of 30/06/2013) **
erparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB		STA		F-IRB		A-IRI	3	STA	F-IRE	A-IRB	STA
			Non-defaulted D	Defaulted	Non-defaulted E	Defaulted No	on-defaulted	Defaulted	Non-defaulted D	efaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	ed Non-defaulted	Defaulted Non-defaulted De	aulted Non-defaulted De
	Central banks and central governments		-	-	-	-	7 459	3	-	-	-	-	-	-	-	-
	Institutions		433	-	-	-	248		36	-			21	-	-	-
	Corporates		25 151	788	-	-	801		19 319	-			750	-	316	-
	Corporates - Of Which: Specialised Lending		-	-	-	-	-		-		-	-	-	-	-	-
	Corporates - Of Which: SME		8 521	283	-	-	41		7 550				41	-	87	-
	Retail		-	-	45 412	907	1 048	14	-		6 681	937	786	20	-	46
	Retail - Secured on real estate property	65,0%	-		40 103	694	-		-		4 820	688		-	-	16
	Retail - Secured on real estate property - Of Which: SME	39,9%	-	-	787	29	-		-		127	23		- /////////////////////////////////////	-	2
	Retail - Secured on real estate property - Of Which: non-SME	65,4%			39 316	665	-		-		4 693	665		-	-	14
Finland	Retail - Qualifying Revolving		-	-	-	-	-	-	-			-	-	-	-	-
	Retail - Other Retail		-	-	5 309	213	1 048	14	-	-	1 861	249	786	20	-	30
	Retail - Other Retail - Of Which: SME		-	-	777	35			-	-	351	54		-	-	7
	Retail - Other Retail - Of Which: non-SME		-	-	4 532	178	1 048	14	-	-	1 510	195	786	20	-	23
	Equity		473	-	-	-	-	-	1 504				-	-	-	- /////////////////////////////////////
	Securitisation		-	-	-	-	-	-	-	-	•	-	-	-	-	-
	Other non-credit obligation assets		1 005	-	-	-	9	-	1 005	-	•	-	5	-	-	-
	TOTAL		27 062	788	45 412	907	9 565	17	21 864	0	6 681	937	1 562	20 -	316 -	46 -
	Securitisation and re-securitisations positions deducted from capital *		-	-	-				-				-	-	-	- /////////////////////////////////////

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Ехр	osure values (as of 30/06/20	13) **				RWA (as of 30/06/2013)				Value adjus	stments and provi	sions (as of 30	/06/2013) **
ounterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRE	3	A-IRB	STA		F-IRE	В	A-IRB		STA	F-IRB	;	A-IRE		STA
			Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Default	ed Non-defau	ited Defaulte	ed Non-defaulted	Defaulted	Non-defaulted	Defaulted N	Non-defaulted Defau
	Central banks and central governments		-	-		-	-	-	-	-	-	-	-	-		- //	
	Institutions			-		-		-	-	-	-	-	-			-	
	Corporates					-	-	-	-	-	-	-	-	-		- //	
	Corporates - Of Which: Specialised Lending		-			-	-	-	-	-	-	-	-	-		- ///	
	Corporates - Of Which: SME		-			-		-		-	-	-	-			- 4	
	Retail		-			-		-	-	-	-	-	-			- ///	
	Retail - Secured on real estate property	0,0%	-			-	-	-	-	-	-	-	-	-		- ///	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-			-	-	-	-	-	-	-	-	-		- //	
#PUUTTUU!	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-			-		-		-	-	-	-			- //	
#1 001100.	Retail - Qualifying Revolving		-			-		-		-	-	-	-			- ///	
	Retail - Other Retail		-	-		-	-	-	-	-	-	-	-	-		- //	
	Retail - Other Retail - Of Which: SME		-			-			-	-	-	-	-			- ///	
	Retail - Other Retail - Of Which: non-SME		-	-		-		-	-	-	-	-	-			- ///	
	Equity		-			-		-		-	-	-	-			- ///	
	Securitisation		-	-		-	-	-	-	-	-	-	-	-		- //	
	Other non-credit obligation assets		-			-	-	-	-	-	-	-	-	-		- //	
	TOTAL		0	0	0 0	0	0	0	0	0 0	0	0	-	0	-	0	- 1
	Securitisation and re-securitisations positions deducted from capital *		-			-		-			-		-			- //	

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

		LTV 0/ ++ /6		Exposur	re values (as of	30/06/2013)	**			RWA (as of 30	/06/2013) **				Value adjustments ar	l provisions (a	s of 30/06/2013) **	
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB		STA		F-IRB	A-IR	В	STA		F-IRE		A-IRB	ST	Α
			Non-defaulted Defa	aulted N	lon-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-def	ulted Default	ed Non-defaulted	Defaulted
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-		-		-	
	Institutions		-	-	-	-	-	-		-	-	-	-		-		-	
	Corporates		-	-	-	-		-		-	-	-	-		- ///////		-	
	Corporates - Of Which: Specialised Lending		-	-	-	-	-	-		-	-	-	-		-		-	<u> </u>
	Corporates - Of Which: SME Retail		-	-	-	-		-			-	-	-		-		-	-
	Retail - Secured on real estate property	0,0%	-	-	-	-		-			-	-			-		-	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-		-		-		-	-	-	-		-		-	
#PUUTTUU!	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-		-	-					-	-			- /////////////////////////////////////		-	
#P001100!	Retail - Qualifying Revolving		-	-	-	-	-	-		-	-	-			- /////////////////////////////////////		-	
	Retail - Other Retail		-	-	-	-	-	-		-	-	-	-		-		-	
	Retail - Other Retail - Of Which: SME		-			-			,	-	-	-			- /////////////////////////////////////		-	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-		-		-	-	-			- /////////////////////////////////////		-	<u></u>
	Equity		-	-	-	-	-	-		-	-	-	-		- ////////		-	
	Securitisation		-	-	-	-		-		-	-	-	-		- /////////////////////////////////////		-	
	Other non-credit obligation assets		-	-	-	-		-			-	-	-		-		-	
	TOTAL		0	0	0	0	0	0	0 0	0	0	0	0	-	0	- 0	-	0
	Securitisation and re-securitisations positions deducted from capital *		-	-		-		-		-	-	-			-		-	

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

		1=100 = 1		Exp	oosure values (as of 30/06/2	013) **				RWA (as of 30/06/2013) **		Value adj	ustments and provisions (as	of 30/06/2013) **
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IR	В	A-IRB	ST	4	F-IR	В	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted Defaulter	l Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defaulte	ed Non-defaulted Defaulter	Non-defaulted Defaulte	d Non-defaulted Defaulted
	Central banks and central governments		-	-	-		-	-	-	-	-	-	-	-
	Institutions			-	-		-		-	-	-	-	-	-
	Corporates		-	-	-		-	-	-	-		-	-	-
	Corporates - Of Which: Specialised Lending		-	-	-		-	-		-		- /////////////////////////////////////	- /////////////////////////////////////	- /////////////////////////////////////
	Corporates - Of Which: SME		-	-	-	-	-	-		-		- /////////////////////////////////////	· ////////////////////////////////////	- /////////////////////////////////////
	Retail		-	-	-	-	-	-	-	-		- (////////////////////////////////////	-	-
	Retail - Secured on real estate property	0,0%	-	-	-		-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%		-	-		-	-	-	-		-	-	-
#PUUTTUU!	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-	-		-		-			-	-	-
#P001100!	Retail - Qualifying Revolving				-			-		-		- /////////////////////////////////////	- /////////////////////////////////////	- /////////////////////////////////////
	Retail - Other Retail			-	-		-		-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME			-	-	-	-	-	-		-	-	-	-
	Retail - Other Retail - Of Which: non-SME		-	-	-		-	-	-		-	-	-	-
	Equity		-	-	-		-	-	-	-		-	-	-
	Securitisation		-	-	-		-	-	-	-		-	-	-
	Other non-credit obligation assets			-	-		-		-	-	-	-	-	-
	TOTAL		0	0	0 0	0	0	0	0	0 0	0 0	- 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-			-		-		-	-	-

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

				Exp	oosure values (as	of 30/06/201	3) **			RWA (as of 30/06/201	s) **			Value adjus	tments and provi	sions (as of 30/06/2013) **	
terparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IR	В	A-IR	В	STA	F-IF	₹В	A-IRB	Sī	Ά	F-IR	В	A-IRB		STA
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Default	d Non-defaulted	Defaulted	Non-defaulted Defau	lted Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-defaulte	ed Defaulte
	Central banks and central governments		-	-	-	-	-		-	-	-	-		-		-	
	Institutions		-	-	-	-	-			-		-		-		-	
	Corporates		-		-	-	-			-		-		-		-	
	Corporates - Of Which: Specialised Lending		-		-		-			-		-		-		- /////////////////////////////////////	
	Corporates - Of Which: SME		-	-	-	-	-				-	-		-		- /////////////////////////////////////	
	Retail		-	-	-	-	-			-	-	-		-		-	
	Retail - Secured on real estate property	0,0%	-	-	-	-	-			-		-		-		-	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-			-		-		-		-	
#PUUTTUU!	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-		-								-		- /////////////////////////////////////	
#F001100:	Retail - Qualifying Revolving		-	-	-	-	-			-		-		-		- /////////////////////////////////////	
	Retail - Other Retail		-	-	-	-	-			-	-	-		-		-	
	Retail - Other Retail - Of Which: SME		-	-		-					-	-		-		- /////////////////////////////////////	
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-			-	-	-		-		- /////////////////////////////////////	
	Equity		-	-	-	-	-			-	-	-		-		-	
	Securitisation		-	-	-	-	-			-	-	-		-		-	
	Other non-credit obligation assets		-	-	-	-	-	-		-	-	-		-		-	
	TOTAL		0	0	0	0	0 0	0	0	0 (0	0	-	0	-	0	- 0
	Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-			-		-		-		-	

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

				Exp	oosure values (as	of 30/06/201	3) **				RWA (as of 30/	(06/2013) **				Value adjust	tments and provi	sions (as of	30/06/2013) **	
erparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRE	3	A-IRI	В	STA		F-IRB		A-IRI	В	STA		F-IRE	В	A-IRE	3	ST	A
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaul
	Central banks and central governments		-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	Institutions		-		-	-		-	-			-		-						
	Corporates			-	-	-	-		-	-	•	-		-		-				
	Corporates - Of Which: Specialised Lending				-		-		-			-		-		-				
	Corporates - Of Which: SME		-		-		-		-		-					-				_
	Retail		-		-	-	-	-	-	-	-	-	-	-		-		-		
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-	-	-	-		-			-		-		-				
#PUUTTUU!	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-	-				-			-	-	-		-				
#1 001100:	Retail - Qualifying Revolving				-		-		-			-		-		-				
	Retail - Other Retail		-		-	-		-	-	-		-		-		-		-		
	Retail - Other Retail - Of Which: SME		-		-	-	-	-	-	-		-	-	-		-		-		1
	Retail - Other Retail - Of Which: non-SME		-	-	-	-	-	-	-	-	-	-	-	-		-		-		4
	Equity			-	-		-		-		•	-	-	-		-				
	Securitisation		-		-	-	-		-	-	-	-	-	-		-		-		
	Other non-credit obligation assets		-	-	-	-	-	-	-	-	-	-	-	-		-		-		
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0		0	-	0		
	Securitisation and re-securitisations positions deducted from capital *		-		-	-			-			-		-		-		-		

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

		LTN(0/ ++/6		Exposure values	(as of 30/06/20	13) **			RWA (as of 30)/06/2013) **				Value adjustments and pro	visions (as o	f 30/06/2013) **	
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRB		A-IRB	ST	A	F-IRB	A-IR	В	STA		F-IRI	B A-I	RB	STA	A
			Non-defaulted Defau	ted Non-defau	lted Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted Non-defaulte	Defaulted	Non-defaulted	Defaulted
	Central banks and central governments		-	-		-	-	-		-	-	-		-	-		
	Institutions		-	-		-	-	-		-				-	-		
	Corporates		-			-	-	-		-	-			-	-		
	Corporates - Of Which: Specialised Lending		-	-		-	-	-	-	-	-	-		- (////////////////////////////////////	-		
	Corporates - Of Which: SME		-	-	-	-	-	-	-	-	-			- (////////////////////////////////////	-		
	Retail		-	-		-	-	-	-	-	-	-		-	-		
	Retail - Secured on real estate property	0,0%	-	-	-	-	-	-		-	-	-		-	-		
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-		-	-	-		-	-	-		-	-		i
#PUUTTUU!	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-	-	-	-	-		-	-			-	-		
	Retail - Qualifying Revolving		-	-		-		-		-	-	-		- /////////////////////////////////////	-		
	Retail - Other Retail		-	-		-	-	-	-	-	-	-		-	-		i
	Retail - Other Retail - Of Which: SME		-	-	-	-	-	-	-	-				- /////////////////////////////////////	-		
	Retail - Other Retail - Of Which: non-SME		-	-		-	-	-		-	-	-		-	-		
	Equity		-	-		-	-	-	- -	-	-	-		- /////////////////////////////////////	-		
	Securitisation		-	-		-	-	-	-	-	-	-		-	-		
	Other non-credit obligation assets		-	-		-	-	-	-	-	-	-		-	-		
	TOTAL		0 0	0	0	0	0	0 0	0	0	0	0	-	0	. 0	-	0
	Securitisation and re-securitisations positions deducted from capital *		-	-		-		-			-	-		-	-		

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

		1500000		Exp	osure values (as of 30/06/20	13) **				RWA (as of 30/06/2013) **		Value a	justments and provisions (as of 30/06/2013) **
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IRE	3	A-IRB	STA		F-IRI	В	A-IRB	STA	F-IRB	A-IRB	STA
			Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted Defa	aulted Non-defaulted Defaul	d Non-defaulted Defau	Ited Non-defaulted Defaulted
	Central banks and central governments		-	-		-	-	-	-	- -	-	-	-	-
	Institutions			-		-	-		-		-	-	-	-
	Corporates			-		-	-		-		-	-	-	-
	Corporates - Of Which: Specialised Lending		-			-	-	-			-	- (////////////////////////////////////	-	-
	Corporates - Of Which: SME		-	-		-	-	-	-		-	- /////////////////////////////////////	- (////////////////////////////////////	- /////////////////////////////////////
	Retail		-				-	-	-		-	- /////////////////////////////////////	-	-
	Retail - Secured on real estate property	0,0%	-			-	-	-	-		-	- (////////////////////////////////////	-	-
	Retail - Secured on real estate property - Of Which: SME	0,0%	-			-	-	-	-		-	-	-	-
#PUUTTUU!	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-		-	-	-				-	- /////////////////////////////////////	-
	Retail - Qualifying Revolving		-				-	-			-		- (////////////////////////////////////	- /////////////////////////////////////
	Retail - Other Retail		-			-	-	-	-		-	-	-	-
	Retail - Other Retail - Of Which: SME						-		-			- /////////////////////////////////////	-	- /////////////////////////////////////
	Retail - Other Retail - Of Which: non-SME		-	-		-	-		-			-	-	-
	Equity		-			-	-	-	-		-	- (////////////////////////////////////	-	-
	Securitisation		-			-	-	-	-		-	- (////////////////////////////////////	-	-
	Other non-credit obligation assets		-	-		-	-	-	-		-	-	-	-
	TOTAL		0	0	0 0	0	0	0	0	0 0	0	0 - 0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *		-	-		-	-		-		-	-	-	-

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA ** As explained in the Guidelines

			Ex	oosure values (as of	30/06/2013) **			RWA (as of 30/06/2	2013) **			Value adjustments and prov	risions (as of 30/06/201	3) **
Counterparty Country ⁽¹⁾		LTV % ** (as of 30/06/2013)	F-IRB	A-IRB		STA	F-IRB	A-IRB		STA	F-IRI	B A-IR	В	STA
			Non-defaulted Defaulted	Non-defaulted	Defaulted Non-default	ed Defaulted	Non-defaulted Defaulted	Non-defaulted De	efaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted Non-defaulted	Defaulted Non-def	aulted Defaulte
	Central banks and central governments			-	-			-	-			-	-	
	Institutions			-	-			-	-			-	-	
	Corporates			-	-			-	-			-	-	
	Corporates - Of Which: Specialised Lending			-	-			-	-			-	- ///////	
	Corporates - Of Which: SME			-	-	-		-	-	-		-	-	
	Retail			-	-			-	-	-		-	-	
	Retail - Secured on real estate property	0,0%		-	-			-	-			-	-	
	Retail - Secured on real estate property - Of Which: SME	0,0%		-	-			-	-			-	-	
#PUUTTUU!	Retail - Secured on real estate property - Of Which: non-SME	0,0%		-	-			-	-			-	- ////////	
	Retail - Qualifying Revolving			-	-			-	-			-	-	
	Retail - Other Retail			-	-	-		-	-			-	- ///////	
	Retail - Other Retail - Of Which: SME			-	-	-		-	-			-	-	
	Retail - Other Retail - Of Which: non-SME			-	-			-	-			- /////////////////////////////////////	- /////////	
	Equity			-	-			-	-	-		-	-	
	Securitisation			-	-			-	-			-	-	
	Other non-credit obligation assets			-	-	-		-	-			-	-	
	TOTAL		0 0	0	0 0	0	0 0	0	0	0 0	-	0 -	0	- 0
	Securitisation and re-securitisations positions deducted from capital *			-	-			-				-	- ////////	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

*Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

**As explained in the Guidelines

				Exp	oosure values (as of 30/06/201	13) **				RWA (as of 30/06	/2013) **		Valu	adjustments and pro	ovisions (as o	f 30/06/2013) **
Counterparty Country (1)		LTV % ** (as of 30/06/2013)	F-IR	В	A-IRB	STA	'	F-IR	В	A-IRB		STA	F-IRB	A-I	RB	STA
			Non-defaulted	Defaulted	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted [Defaulted	Non-defaulted Defaulted	Non-defaulted Def	aulted Non-defaulte	d Defaulted	Non-defaulted Defaulte
	Central banks and central governments		-	-		-	-	-	-	-	-			-	-	
	Institutions		-	-		-	-	-	-	-	-			-	-	
	Corporates		-	-		-	-	-	-	-	-			-	-	
	Corporates - Of Which: Specialised Lending		-	-		-	-	-		-				-	-	
	Corporates - Of Which: SME		-	-		-		-		-				-	-	
	Retail		-	-		-	-	-	-	-	-			-	-	
	Retail - Secured on real estate property	0,0%	-	-		-	-	-	-	-	-			-	-	
	Retail - Secured on real estate property - Of Which: SME	0,0%	-	-		-	-	-	-	-	-			-	-	
	Retail - Secured on real estate property - Of Which: non-SME	0,0%	-	-		-		-		-	-			-	-	
#PUUTTUU!	Retail - Qualifying Revolving		-	-		-	-	-	-	-	-			-	-	
	Retail - Other Retail		-	-		-		-		-	-			-	-	
	Retail - Other Retail - Of Which: SME		-			-		-		-				-	-	
	Retail - Other Retail - Of Which: non-SME		-	-		-	-	-	-	-	-			-	-	
	Equity		-	-		-	-	-	-	-	-			-	-	
	Securitisation		-	-		-	-	-	-	-	-			-	-	
	Other non-credit obligation assets		-	-			-		-	-				-	-	
	TOTAL		0	0	0 0	0	0	0	0	0	0	0 0	-	0	- 0	- 0
	Securitisation and re-securitisations positions deducted from capital *			-		-	-	-		-	-			-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: ii) 90% of total EAD iii) top 10 countries in terms of exposure

*Refers to the part of Securifization exposure that is deducted from capital and is not included in RWA

**As explained in the Guidelines

3. SECURITISATION SUMMARY

Fl012 OP-Pohjola Group

(in million Euro)

	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	321	274
Trading Book (excl. correlation trading)	0	0
Correlation Trading Portfolio	0	0
Total	321	274

Explanatory footnotes

(in million Euro)

	31.12	.2012	30.6.	2013
	TOTAL RISK AMO		TOTAL RISK AMO	
	SA	IM	SA	IM
Traded Debt Instruments	708	0	733	0
TDI - General risk	708	0	733	0
TDI - Specific risk	0	0	0	0
Equities	0	0	0	0
Equities - General risk	0	0	0	0
Equities - Specific risk	0	0	0	0
Foreign exchange risk	0	0	0	0
Commodities risk	15	0	52	0

Explanatory footnotes

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Austria	0	0	0	0	0	0	0	0
[3Y - 5Y]	radina	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Belgium	0	0	0	0	0	0	0	0
[5Y - 10Y]		174	0	174	174	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		174	0	174	174	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Bulgaria	0	0	0	0	0	0	0	0
[3Y - 5Y]	9	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0 0	0
1 otal [0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Cyprus	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
			ET LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Czech Republic	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Denmark	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Fatauia	0	0	0	0	0	0	0	0
[3Y - 5Y]	Estonia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		290	276	290	0	0	0	14	0
[1Y-2Y]		170	123	170	0	0	0	47	0
[2Y - 3Y]	Finland	90	0	90	0	0	0	39	0
[3Y - 5Y]		148	54	148	0	0	0	94	0
[5Y - 10Y]		352	202	352	121	0	0	150	0
[10Y - more]		114	102	114	0	0	0	13	0
Total		1 165	756	1 165	121	0	1	357	0

(in million Euro)									
_			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	s (long) net of cash short po	EECT POSITIONS positions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	France	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		56	0	56	56	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total [0 - 3M]		56	0	56 0	56 0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Germany	0	0	0	0	0	0	0	0
[5Y - 10Y]		160	0	160	157	0	3	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		160	0	160	157	0	3	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Greece	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]		0	0	0	0	0	0	0	0
[5Y - 10Y] [10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M 1		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Llungon	0	0	0	0	0	0	0	0
[3Y - 5Y]	Hungary	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
Decided Metarite			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Iceland	0	0	0	0	0	0	0	0
[3Y - 5Y]	lociaria	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Ireland	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	Ö	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Italy	0	0	0	0	0	0	0	0
[3Y - 5Y]	italy	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Latvia	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
าบเลา		U	U	U	U	U	U	U	U

(in million Euro)									
Residual Maturity			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposures	s (long) net of cash short po	ECT POSITIONS ositions of sovereign debt t a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Liechtenstein	0	0	0	0	0	0	0	0
[3Y - 5Y]	2.00.110110110111	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total [0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	1.50	0	0	0	0	0	0	0	0
[3Y - 5Y]	Lithuania	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Luxembourg	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]	_	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Malta	0	0	0	0	0	0	0	0
[3Y - 5Y]	เงเลเเล	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
			T LONG EXPOSURES the gross of provisions) (1)	(gross exposures	s (long) net of cash short po	EECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Netherlands	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Norway	0	0	0	0	0	0	0	0
[3Y - 5Y]	Hornay	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Poland	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y] [10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
1 otal [0 - 3M 1		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[3W - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Portugal	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
IVIII		•			, and the second		· ·	· ·	•

(in million Euro)									
			T LONG EXPOSURES the gross of provisions) (1)	(gross exposures	s (long) net of cash short po	EECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Romania	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Slovakia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Slovenia	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0 0	0	0	0	0	0
1 otal [0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	0	0	0	0	0	0	0	0	0
[3Y - 5Y]	Spain	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
Residual Maturity		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	o other counterparties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Sweden	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0 0	0 0	0 0	0 0	0 0	0 0	0 0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Llaite d Kin adens	0	0	0	0	0	0	0	0
[3Y - 5Y]	United Kingdom	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y] [2Y - 3Y]	1	0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Australia	0	0	0	0	0	0	0	0
[51 - 31] [5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Canada	0	0	0	0	0	0	0	0
[3Y - 5Y]	Gariaua	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposures	(long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Hong Kong	0	0	0	0	0	0	0	0
[3Y - 5Y]	riong rong	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total [0 - 3M]		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Japan	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	U.S.	0	0	0	0	0	0	0	0
[3Y - 5Y]	0.0.	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Switzerland	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
10.01		<u> </u>					,	V	•

(in million Euro)									
			T LONG EXPOSURES e gross of provisions) (1)	(gross exposures	s (long) net of cash short po	RECT POSITIONS positions of sovereign debt to a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]	Other advanced	0	0	0	0	0	0	0	0
[2Y - 3Y]	economies non	0	0	0	0	0	0	0	0
[3Y - 5Y]	EEA	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]	Other Central	0	0	0	0	0	0	0	0
[1Y - 2Y]	and Eastern	0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Europe	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]	countries non	0	0	0	0	0	0	0	0
[10Y - more]	EEA	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Maistalle Esse	0	0	0	0	0	0	0	0
[3Y - 5Y]	Middle East	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]	Latin America	0	0	0	0	0	0	0	0
[2Y - 3Y]	and the	0	0	0	0	0	0	0	0
[3Y - 5Y]	Caribbean	0	0	0	0	0	0	0	0
[5Y - 10Y]	JaJJJ	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

FI012 OP-Pohjola Group

in million Euro)	
------------------	--

(in million Euro)										
Dacidual Maturitus		GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		(gross exposures	(long) net of cash short po	EECT POSITIONS sitions of sovereign debt t a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)		
Residual Maturity	Country / Region	Country /		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0	
[3M - 1Y]	İ	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	
[2Y - 3Y]	Africa	0	0	0	0	0	0	0	0	
[3Y - 5Y]	Amca	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	
[0 - 3M]		0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	
[2Y - 3Y]	Others	16	0	16	16	0	0	0	0	
[3Y - 5Y]	Othors	65	0	65	65	0	0	0	0	
[5Y - 10Y]		40	0	40	40	0	0	0	0	
[10Y - more]	l l	22	0	22	22	0	0	0	0	
Total		143	0	143	143	0	0	0	0	
·										
	TOTAL EEA 30	1 555	756	1 555	508	0	5	357	0	

Notes and definitions

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

⁽²⁾ The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposure	s (long) net of cash short pe	RECT POSITIONS ositions of sovereign debt a maturity matching) (1)	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)	
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Austria	0	0	0	0	0	0	0	0
[3Y - 5Y]	7 tastria	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Belgium	0	0	0	0	0	0	0	0
[5Y - 10Y]		168	0	168	168	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		168	0	168	168	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Bulgaria	0	0	0	0	0	0	0	0
[3Y - 5Y]	· ·	0	0	0	0	0	0	0	0
[5Y - 10Y] [10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	0	0	0	0	0	0	0	0	0
[3Y - 5Y]	Cyprus	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
			ET LONG EXPOSURES the gross of provisions) (1)	(gross exposure	s (long) net of cash short pe	RECT POSITIONS ositions of sovereign debt a maturity matching) (1)	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Czech Republic	0	0	0	0	0	0	0	0
[3Y - 5Y]	Czecii Kepublic	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Denmark	0	0	0	0	0	0	0	0
[3Y - 5Y]	2011110111	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0-3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y] [2Y - 3Y]		0	0	0	0	0	0	0	0
	Estonia	•	· ·	0	0	0		0	0
[3Y - 5Y] [5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - 10Y]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		292	250	292	0	0	2	42	0
[1Y - 2Y]		81	60	81	0	0	1	21	0
[2Y - 3Y]		92	53	92	0	0	0	39	0
[3Y - 5Y]	Finland	118	36	118	0	0	0	81	0
[5Y - 10Y]		409	269	409	191	0	0	140	0
[10Y - more]		222	114	222	0	0	0	108	0
Total		1 214	783	1 214	191	0	3	431	0

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposure	s (long) net of cash short pe	RECT POSITIONS ositions of sovereign debt at maturity matching) (1)	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	France	0	0	0	0	0	0	0	0
[3Y - 5Y]	Tranco	49	0	49	49	0	0	0	0
[5Y - 10Y]		50	0	50	50	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		100	0	100	100	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Germany	59	0	59	50	0	9	0	0
[5Y - 10Y]		741	0	741	737	0	4	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		800	0	800	787	0	13	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Greece	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0 0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Lluna er e er i	0	0	0	0	0	0	0	0
[3Y - 5Y]	Hungary	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
			CT LONG EXPOSURES are gross of provisions) (1)	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Iceland	0	0	0	0	0	0	0	0
[3Y - 5Y]	Toolaria	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Ireland	0	0	0	0	0	0	0	0
[51 - 31] [5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Italy	0	0	0	0	0	0	0	0
[3Y - 5Y]	italy	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Latvia	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
I Utai		U	U	U	l d	U	0	U	U

(in million Euro)									
			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposure	s (long) net of cash short pe	RECT POSITIONS ositions of sovereign debt a maturity matching) (1)	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Liechtenstein	0	0	0	0	0	0	0	0
[3Y - 5Y]	Liechtenstein	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Lithuania	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	1	0	0	0	0	0	0	0	0
[3Y - 5Y]	Luxembourg	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Malta	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	U	0

(in million Euro)									
			CT LONG EXPOSURES ue gross of provisions) (1)	(gross exposure	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Netherlands	0	0	0	0	0	0	0	0
[3Y - 5Y]	rectricitatias	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Norway	0	0	0	0	0	0	0	0
[51 - 31] [5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Poland	0	0	0	0	0	0	0	0
[3Y - 5Y]	Folariu	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Portugal	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]		0	0	0	0	0	0	0	0
[5Y - 10Y] [10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
I Ulai		U	U	U	U	U	U	U	U

(in million Euro)									
			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposure	s (long) net of cash short pe	RECT POSITIONS ositions of sovereign debt a maturity matching) (1)	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Romania	0	0	0	0	0	0	0	0
[3Y - 5Y]	Rumama	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	Slovakia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Slovenia	0	0	0	0	0	0	0	0
[3Y - 5Y]	Sioverila	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Spain	0	0	0	0	0	0	0	0
[3Y - 5Y]	-	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0 0	0	0	0	0
[10Y - more] Total		0	0	0	0	0	0	0	0
IUlai		U	U	U	U	U	U	U	U

(in million Euro)									
			ET LONG EXPOSURES the gross of provisions) (1)	(gross exposure	s (long) net of cash short pe	EECT POSITIONS ositions of sovereign debt a maturity matching) ⁽¹⁾	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Sweden	0	0	0	0	0	0	0	0
[3Y - 5Y]	Sweden	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	United Kingdom	0	0	0	0	0	0	0	0
[3Y - 5Y]	Ĭ	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total [0 - 3M]		0 0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[3W - 11] [1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Australia	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]	1	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Canada	0	0	0	0	0	0	0	0
[3Y - 5Y]	Canaua	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposure	s (long) net of cash short po	EECT POSITIONS ositions of sovereign debt a maturity matching) (1)	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Hong Kong	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more] Total		0 0	0	0 0	0	0 0	0	0 0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]	Japan	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y] [3Y - 5Y]	U.S.	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Switzerland	0	0	0	0	0	0	0	0
[3Y - 5Y]	Owitzerianu	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

(in million Euro)									
			ET LONG EXPOSURES are gross of provisions) (1)	(gross exposure	s (long) net of cash short po	EECT POSITIONS ositions of sovereign debt a maturity matching) (1)	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y-2Y]	Other advanced	0	0	0	0	0	0	0	0
[2Y - 3Y]	economies non	0	0	0	0	0	0	0	0
[3Y - 5Y]	EEA	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Other Central	0	0	0	0	0	0	0	0
[2Y - 3Y]	and eastern	0	0	0	0	0	0	0	0
[3Y - 5Y]	Europe	0	0	0	0	0	0	0	0
[5Y - 10Y]	countries non	0	0	0	0	0	0	0	0
[10Y - more]	EEA	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]	Middle East	0	0	0	0	0	0	0	0
[3Y - 5Y] [5Y - 10Y]		0	0 0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]	Latin Amarica	0	0	0	0	0	0	0	0
[2Y - 3Y]	Latin America and the	0	0	0	0	0	0	0	0
[3Y - 5Y]	Caribbean	0	0	0	0	0	0	0	0
[5Y - 10Y]	Janbbean	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

Others

(in million Euro)

FI012 OP-Pohjola Group

Residual Maturity			ET LONG EXPOSURES to gross of provisions) (1)	(gross exposures	s (long) net of cash short p	RECT POSITIONS ositions of sovereign debt to a maturity matching) (1)	to other counterpaties only	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
↓	Country / Region				of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]		0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	Ō	0	0
[2Y - 3Y]	Africa	0	0	0	0	0	Ō	0	0
[3Y - 5Y]	Allica	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0

TOTAL EEA 30	2 282	783	2 282	1 245	0	16	431	0

Notes and definitions

Total [0 - 3M]

[3M - 1Y]

[1Y-2Y]

[2Y - 3Y]

[3Y - 5Y]

[5Y - 10Y]

[10Y - more]

Total

- (1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

Explanatory footnotes

(in million Euro)

	31.12.2012	30.6.2013
RWA for credit risk	32 575	33 713
RWA Securitisation and re-securitisations	640	614
RWA Other credit risk	31 935	33 099
RWA for market risk	723	785
RWA for operational risk	2 954	3 165
RWA Transitional floors	1 841	2 352
RWA Other	0	0
Total RWA (1)	38 093	40 015

Explanatory footnotes