

Bank Name	OP Financial Group
LEI Code	7437003B5WFBOIEFY714
Country Code	FI

Note: Name of this institution as published in the Methodological Note was OP Osuuskunta (formerly "OP-Pohjola")



# 2016 EU-wide Stress Test: Summary

**OP Financial Group** 

	Actual (starting year)	Baseline Scenario	Adverse Scenario
(mln EUR, %)	31/12/2015	31/12/2018	31/12/2018
Cumulative 3y: Net interest income		2,845.18	1,975.86
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		219.40	-85.81
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-284.78	-798.22
Cumulative 3y: Profit or (-) loss for the year		1,481.36	-175.91
Coverage ratio - Default stock	40.06%	23.23%	21.80%
Common Equity Tier 1 capital	8,053.16	8,827.33	6,767.40
Total Risk exposure amount	41,342.02	41,567.74	45,421.94
Common Equity Tier 1 ratio, %	19.5%	21.2%	14.9%
Fully loaded Common Equity Tier 1 ratio, %	19.2%	20.9%	14.6%
Tier 1 capital	8,193.82	8,907.96	6,848.02
Total leverage ratio exposures	113,895.08	113,895.08	113,895.08
Leverage ratio, %	7.2%	7.8%	6.0%
Fully loaded leverage ratio, %	7.0%	7.6%	5.8%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) <sup>1</sup>			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0

<sup>1</sup> Conversions not considered for CET1 computation
 <sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period

Credit risk IRB

OP Financial Group

								31/12/2015						
			Exposure	values			Risk expo	sure amounts			Stock	of provisions		
		A-IB	88	F-I	RB	A-1	RB	F-IR	В	k-	IRB	F-I	RB	Coverage Rati
		Non-defaulted	Defaulted	Default Stoc										
	(min EUR, %)													
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	7,206	0	0	0	1,149	0	0	0	0	0	0
	Corporates	0	0	29.351	745	0	0	19.587	0	0	0	34	373	50
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	10.431	306	0	0	7.202	0	0	0	2	120	39
	Retail	48.577	386	0	0	3.550	427	0	0	0	83	0	0	21
	Retail - Secured on real estate property	43,168	289	0	0	2,217	276	0	0	0	40	0	0	1
	Retail - Secured on real estate property - Of Which: SME	814	26	0	0	105	25	0	0	0	2	0	0	
OP Osuuskunta	Retail - Secured on real estate property - Of Which: non-SME	42,354	262	0	0	2,112	251	0	0	0	37	0	0	14
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	5,409	98	0	0	1,333	150	0	0	0	43	0	0	44
	Retail - Other Retail - Of Which: SME	675	27	0	0	260	68	0	0	0	8	0	0	29
	Retail - Other Retail - Of Which: non-SME	4,733	70	0	0	1,073	83	0	0	0	35	0	0	50
	Equity	0	0	2,607	1	0	0	7,411	2	0	0	4	1	0
	Securitisation													
	Other non-credit obligation assets	0	0	1,247	0	0	0	1,247	0	0	0	0	0	
	IRB TOTAL	48,577	386	40,411	747	3,550	427	29,394	2	0	83	38	373	40.

E-IRB A-IRE E-IR A-IRB F-IRF A-IRE overage Ratio on-defaulted Defaulted ion-defaulted Defaulted n-defaulted Defaulted Non-defaulted Defaulted Non-defaulted Defaulted 423 28,163 35 18,785 51.49 9.96 6.832 39.2% 21.5% 13.7% 9.1% 14.2% 44.4% 29.7% 50.3% 0.0% 0 48,332 42,975 814 42,161 0 5,357 669 4,688 0 0 3,527 2,207 105 2,103 0 1,320 256 1,064 382 285 26 423 273 25 249 0 149 68 40.8% 48,3 emputed as: Stock of provisions for defaulted

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-I	8	F-I	IRB	A-	IRB	F-IR	В	A-	IRB	F	IRB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>3</sup>										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0		0
	Institutions	0	0	895	0	0	0	146	0	0	0	0		0
	Corporates	0	0	34	0	0	0	30	0	0	0	0		0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: SME	0	0	8	0	0	0	9	0	0	0	0		0
	Retail	23	0	0	0	2	0	0	0	0	0	0		0.0
	Retail - Secured on real estate property	19	0	0	0	1	0	0	0	0	0	0		0
Component	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0		0	u	0	0	0	0	0	0	0		0
Germany	Retail - Secured on real estate property - Or which: non-side Retail - Qualifying Revolving	19		0	u u	1	0	0	0	0	0	0		0
	Retail - Other Retail	0		0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: SME			0	0	1	0	0	0	0	0	0		0.0
	Retail - Other Retail - Of Which: shic	3		0	0	0	0	0	0	0	0	0		0
	Equity	0		0		0	0	ō	0	0	0			0
	Securitisation		-	-	-	-	-			-		-		-
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		0
	IRB TOTAL	23	0	929	0	2	0	176	0	0	0	0		0.0

omputed as: Stock of provisions for defaulted stoc	k / default stock (as defined in paragraphs 59 and 61 of the Methodological note)	

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-IF	8	F-I	RB	A-1	IRB	F-IR	В	A-IRB		F-IRB		Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	6	
	Institutions	0	0	1,122	0	0	0	115	0	0	0	0	0	-
	Corporates	0	0	37	24	0	0	52	0	0	0	0	11	47.7%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	0	0	30	0	0	0	47	0	0	0	0	0	
	Retail	5	0	0	0	1	0	0	0	0	0	0	0	0.0%
	Retail - Secured on real estate property	4	0	0	0	0	0	0	0	0	0	0	0	-
_	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
France	Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	0	0	0.0%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	C	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	(
	IRB TOTAL	5	0	1,159	24	1	0	167	0	0	0	0	11	47.6%

IRB TOTAL <sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note

EBA EUROPEAN BANKING AUTHORITY

### Credit risk IRB

OP Financial Group

								31/12/2015	1					
			Exposu					sure amounts				of provisions		
		A-II	RB	F	RB	A-	IRB	F-IR	8	A-	IRB	F	IRB	Coverage
	(min EUR, %)	Non-defaulted	Defaulted	Default S										
	Central banks and central governments	0	(	0	0	0	0	0	0	0	0	0		0
	Institutions	0	0	26	0	0	0	17	0	0	0	0		0
	Corporates	0	0	0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		0
	Retail	4		0	0	0	0	0	0	0	0	0		0
	Retail - Secured on real estate property	4		0	0	0	0	0	0	0	0	0		0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		0
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	4	(	0	0	0	0	0	0	0	0	0		0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		0
	Equity	0	(	8	0	0	0	30	0	0	0	0		0
	Securitisation													
	Other non-credit obligation assets	0		0	0	0	0	0	0	0	0	0		0
	IRB TOTAL	4		34	0	0	0	46	0	0	0			0

								31/12/2015						
			Exposur					sure amounts				of provisions		
		A-II	8	F-I	RB	A-	IRB	F-IR	:B	A-I	IRB	F	-IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0		0
	Institutions	0	0	809	0	0	0	62	0	0	0	0		0
	Corporates	0	0	336	18	0	0	191	0	0	0	0		5 24.8%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: SME	0	0	7	0	0	0	9	0	0	0	0		0
	Retail	50	1	0	0	6	1	0	0	0	0	0		0 36.69
	Retail - Secured on real estate property	33	0	0	0	1	0	0	0	0	0	0		0 6.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		0 0.0%
Sweden	Retail - Secured on real estate property - Of Which: non-SME	33	0	0	0	1	0	0	0	0	0	0		0 7.19
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail	16	0	0	0	4	0	0	0	0	0	0		0 77.19
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	16	0	0	0	4	0	0	0	0	0	0		0 77.1%
	Equity	0	0	1	0	0	0	4	0	0	0	0		0
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		0
	IRB TOTAL	50	1	1,146	18	6	1	257	0	0	0	0		5 25.3%

								31/12/2015					1	
(mb ER, %)         Non-defaulted         Defaulted         Defaulted         Defaulted         Defaulted         Defaulted         Non-defaulted         Non-defaulted         Non-defaulted         Non-defaulted         Non-defaulted         Defaulted         Non-defaulted         Non-defaulted         Non-defaulted         Non-defaulted         Non-defaulted </th <th></th> <th></th> <th>Exposu</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>Stock</th> <th></th> <th></th> <th></th>			Exposu								Stock			
Central banks and central sourcements         Non-defaulted         Defaulted         Non-defaulted         Defaulted		A-I	RB	F-I	RB	A-1	IRB	F-IR	в	A-1	IRB	F-I	IRB .	Coverage Ratio -
Netherlands         Consolities Consolities         Consolities (Note: Securities of White; Se	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Equity Securitation	Netherlands         Freitheads Concorder - Of Wich: Security of mail Concorder - Of Wich: Sec Rebail           Netherlands         Bail: - Grund on and addet amount/ Mail: - Grund on and addet amount/ Eduil: - Grund on and addet amount/ Mail: - Grund on and addet amount/ Eduil: - Out Rebail: - Out Mail: - Sec Rebail: - Out Rebail: - Out Mail: - Of Which: Not Sec Rebail: - Out Rebail: - Of Which: moSPE           Rebail: - Out Rebail: - Of Which: Not Sec         Rebail: - Out Rebail: - Of Which: Not Sec           Rebail: - Out Rebail: - Of Which: Not Sec         Rebail: - Out Rebail: - Of Which: Not Sec	0 0 0 0 0 0 5 5 4 0 0 1 1 0 1 1 0		0 29 136 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 7 64 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0.0%
Other non-reside obligation assets 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	) (	0	0	0	0	0	0	0	0	0	c	í -
IRB TOTAL 5 0 165 7 0 0 71 0 0 0 0 0 0		5		165	7	0	0	71	0	0	0	0	0	0.0%

								31/12/2015						
			Exposur					sure amounts				of provisions		
		A-I	RB	F-I	RB	A-1	IRB	F-II	RB	A-1	IRB	F-1	18	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Canada	Control basis and central assemments Institution Concortes Concortes Concortes Concortes Concortes Concortes Concortes Retail Retail Secured on real state property Retail Retail Concortes Concorte			0 1.036 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 56 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
	Other non-credit obligation assets IRB TOTAL	0		1.036	0	0	0	56	0	0	0	0		4

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 69 and 61 of the Methodological note)

EBA EUROPEAN BARKING AUTHORITY

### Credit risk IRB

OP Financial Group

		Exposur					sure amounts			Stock	of provisions		
	A-II	A-IRB		IRB	A-I	RB	F-IR	:B	A-	IRB	F	-IRB	Coverage Ratio Default Stock <sup>3</sup>
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Sto
Central banks and central envernments Latitutions Consorter: - Of WebS, 392 Retail - Secured on real estate surgery - Of WebS, 392 Retail - Secured on real estate surgery - Of WebS, 592 Retail - Secured on real estate surgery - Of WebS, 592 Retail - Secured on real estate surgery - Of WebS, 592 Retail - Secured on real estate surgery - Of WebS, 592 Retail - Offer Ideal - Offer Ideal - Of WebS, 592 Retail - Offer Ideal - Of WebS, 592 Retail - Offer Ideal - Of WebS, 592 Retail - Offer Ideal - Offer Ideal - Offer Ideal - Offer Ideal Retail - Offer Ideal - Offer Ideal - Offer Ideal - Offer Ideal Retail - Offer Ideal - Offer Ideal - Offer Ideal - Offer Ideal Retail - Offer Ideal - Offer Ideal - Offer Ideal - Offer Ideal Retail - Offer Ideal - Offer Ideal - Offer Ideal - Offer Ideal Retail - Offer Ideal						0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0							0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

							31/12/2015						
		Exposur					sure amounts				of provisions		
	A-I	RB	F	-IRB	A-1	IRB	F-IR	:8	A-	IRB	F	IRB	Coverage Ratio
(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	(	)
Institutions	0	0	0	0	0	0	0	0	0	0	0	6	3
Corporates	0	0	0	0	0	0	0	0	0	0	0	(	3
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	(	3
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	(	0
Retail	0	0	0	0	0	0	0	0	0	0	0	6	3
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	(	3
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	(	0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	2
Retail - Oualifving Revolving	0	0	0	0	0	0	0	0	0	0	0		1
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	(	3
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	2
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0		1
Equity	0	0	0	0	0	0	0	0	0	0	0	(	)
Securitisation				-									
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		)
IRB TOTAL Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 69 and 61 of the Methodological note)	0	0	0	0	0	0	0	0	0	0	0		1

							31/12/2015						
		Exposure	values			Risk expo	sure amounts			Stock	of provisions		
	A-IF	B	F-1	RB	A-IR	8	F-IR	В	A-II	RB	FF.	RB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0	:
Commonates Concorates - Of Which: Specialised Lendina Concorates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Or Windrit SME Retail Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Serured on real estate concerts - Of Which: SMF Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Oualifving Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SMF Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Securitisation Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

EBA BANKING AUTHORITY

Credit risk IRB

OP Financial Group

						Baseline Sce	nario								Adverse Scer	nario			
			31/12/20:	.6		31/12/20	17		31/12/20	18		31/12/20	16		31/12/20:	17		31/12/20	18
	(min EUR. %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage R Default St
	Central banks and central governments	-	0	-	-	0	-		0	-	-	0	-	-	0	-	-	0	
	Institutions	0.1%	1	26.6%	0.1%	1	29.6%	0.1%	2	30.9%	0.1%	1	28.2%	0.1%	2	31.2%	0.1%	3	
	Corporates	0.2%	484	39.6%	0.2%	543	34.1%	0.2%	593	31.0%	0.4%	535	39.1%	0.6%	699	33.7%	0.4%	818	
	Corporates - Of Which: Specialised Lending		0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
	Coroorates - Of Which: SME	0.3%	159	28.3%	0.3%	185	23.8%	0.2%	204	21.4%	0.6%	184	29.2%	0.8%	261	25.4%	0.6%	322	
	Retail	0.0%	107	14.3%	0.0%	131		0.0%	160	12.2%	0.1%	154	13.3%	0.2%	321		0.1%	435	
	Retail - Secured on real estate property	0.0%	48	8.6%	0.0%	58	7.4%	0.0%	66	6.8%	0.1%	76	9.0%	0.1%	179	11.1%	0.1%	236	
	Retail - Secured on real estate property - Of Which: SME	0.2%	4	7.8%	0.1%	6	7.5%	0.1%	6	6.9%	0.4%	6	11.1%	0.5%	12	12.2%	0.3%	14	
OP Osuuskunta	Retail - Secured on real estate property - Of Which: non-SME	0.0%	44	8.6%	0.0%	52	7.4%	0.0%	60	6.8%	0.1%	70	8.8%	0.1%	167	11.0%	0.1%	222	
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	
	Retail - Other Retail	0.2%	59	31.5%	0.2%	73	27.5%	0.2%	94	28.1%	0.6%	78	24.7%	0.7%	143	25.4%	0.5%	199	
	Retail - Other Retail - Of Which: SME	0.9%	17	33.9%	0.7%	24	34.5%	0.6%	30	34.8%	1.2%	20	35.6%	1.6%	33	36.5%	1.6%	45	
	Retail - Other Retail - Of Which: non-SME	0.1%	42	30.7%	0.1%	49	25.0%	0.1%	64	25.8%	0.5%	58	22.4%	0.6%	110	23.3%	0.3%	154	
	Equity	0.0%	0	22.2%	0.0%	0	25.8%	0.0%	0	28.6%	0.0%	0	26.4%	0.0%	0	30.5%	0.0%	0	
	Securitisation																		
	Other non-credit obligation assets	0.0%	0	19.0%	0.0%	0	22.3%	0.0%	0	23.4%	0.0%	0	21.0%	0.0%	0	23.2%	0.0%	0	
	IRB TOTAL	0.1%	591	29.6%	0.1%	675	25.2%	0.1%	756	23.1%	0.2%	690	26.8%	0.3%	1,023	23.8%	0.2%	1,256	1

Stock of

ock of Cov rage Ratic

0.0% 0.4%

. 0.6% 0.1% 0.1% 0.3% 0.1%

0.5% 1.6% 0.3%

0.0%

31.2% 29.8%

22.6% 14.3% 10.2% 10.4% 10.2% 26.9% 35.2% 25.1% 30.6%

22.9% 21.3%

30.3% 42.9% -43.1% 8.1% 7.5% 3.5% 7.5%

10.2% 46.6% 10.2% 27.9%

						Baseline Scer	ario								Adverse Sce	nario	
			31/12/20	16		31/12/201	.7		31/12/201	.8		31/12/20	16		31/12/20	117	t-
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -				
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	1
	Central banks and central governments	-	0			0			0	-	-	0	-		0		·
	Institutions	0.0%	0	26.0%	0.0%	0	29.6%	0.0%	0	31.0%	0.0%	0	28.3%	0.0%	0	31.69	
	Corporates	0.2%	460	39.3%	0.2%	518	33.7%	0.2%	567	30.5%	0.4%	511	38.8%	0.6%	671	33.39	
	Corporates - Of Which: Specialised Lending		0	-	-	0	-	-	0	-	-	0	-	-	0		
	Coroorates - Of Which: SME	0.3%	158	28.2%	0.3%	183	23.8%	0.2%	202	21.3%	0.6%	183	29.1%	0.8%	258	25.39	
	Retail	0.0%	106	14.3%	0.0%	130	12.5%	0.0%	159	12.2%	0.1%	153	13.2%	0.2%	320	14.89	
	Retail - Secured on real estate property	0.0%	48	8.6%	0.0%	57	7.4%	0.0%	66	6.8%	0.1%	76	9.0%	0.1%	178	11.19	
	Retail - Secured on real estate property - Of Which: SME	0.2%	4	7.8%	0.1%	6	7.5%	0.1%	6	6.9%	0.4%	6	11.1%	0.5%	12	12.29	
Finland	Retail - Secured on real estate property - Of Which: non-SME	0.0%	43	8.6%	0.0%	52	7.4%	0.0%	60	6.8%	0.1%	69	8.8%	0.1%	166	11.09	
	Retail - Qualifying Revolving		0			0			0	-		0			0		
	Retail - Other Retail	0.2%	58	31.5%	0.2%	73	27.6%	0.2%	93	28.2%	0.6%	78	24.7%	0.7%	142	25.49	
	Retail - Other Retail - Of Which: SME	0.9%	17	33.9%	0.8%	24	34.5%	0.6%	30	34.8%	1.2%	20	35.6%	1.6%	33	36.59	
	Retail - Other Retail - Of Which: non-SME	0.1%	41	30.6%	0.1%	48	25.0%	0.1%	63	25.8%	0.5%	58	22.3%	0.6%	109	23.39	
	Equity	0.0%	0	22.3%	0.0%	0	25.8%	0.0%	0	28.7%	0.0%	0	26.5%	0.0%	0	30.59	
	Securitisation																
	Other non-credit obligation assets	0.0%	0	19.0%	0.0%	0	22.3%	0.0%	0	23.4%	0.0%	0	21.0%	0.0%	0	23.29	
	IRB TOTAL	0.1%	566	29.2%	0.1%	648	24.8%	0.1%	726	22.7%	0.2%	664	26.4%	0.3%	991	23.5%	

						Baseline Sce	nario								Adverse Sce	nario		
			31/12/20	16		31/12/20	17		31/12/20	18		31/12/20	016		31/12/20	117		
		Impairment			Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairmen	6
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	<i>(</i>
	Central banks and central governments		0	-		0			0	-	-	. 0		-	0			-
	Institutions	0.0%	0	25.4%	0.0%	0	28.8%	0.0%	0	30.1%	0.0%	0	27.6%	0.0%	0	30.7%	0.19	ж
	Corporates	0.2%	0	34.4%	0.2%	0	39.8%	0.2%	0	41.7%	0.4%	0	37.2%	0.6%	0	42.0%	0.4	ж
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	. 0	-	-	0	-	1	-
	Corporates - Of Which: SME	0.1%	0	33.7%	0.1%	0	39.4%	0.1%	0	42.2%	0.2%	0	36.8%	0.3%	0	42.5%	0.2	
	Retail	0.0%	0	3.6%	0.0%	0	4.5%	0.0%	0	4.5%	0.1%	0	6.1%	0.1%	0	8.9%	0.0	
	Retail - Secured on real estate property	0.0%	0	1.5% 1.5%	0.0%	0	2.8%	0.0%	0	2.8%	0.1%	0	4.9%	0.1%	0	8.2%	0.0	26
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	1.5%	0.0%	0	1.8%	0.0%	0	1.9%	0.1%	0	4.0%	0.2%	0	4.8%	0.1	
Germany	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	1.5%	0.0%	0	2.8%	0.0%	0	2.8%	0.1%	0	4.9%	0.1%	0	8.2%	0.0	*
	Retail - Oualifving Revolving	-	0	-	-	0	-	-	0	-	-	. 0	-	-	0	-	1	-
	Retail - Other Retail	0.0%	0	9.2%	0.0%	0	10.0%	0.0%	0	10.4%	0.1%	0	9.8%	0.1%	0	11.2%	0.1	
	Retail - Other Retail - Of Which: SME	0.0%	0	39.5% 9.2%	0.0%	0	45.3%	0.0%	0	46.8%	0.0%	0	40.7%	0.0%	0	45.5%	0.0	Лъ
	Retail - Other Retail - Of Which: non-SME	0.0%	0	9.2%	0.0%	0	10.0%	0.0%	0	10.4%	0.1%	0	9.8%	0.2%	0	11.2%	0.1	10
	Eauity		0			0		-	0	-	-	. 0		-	0			-
	Securitisation																	
	Other non-credit obligation assets		0	-	-	0	-	-	0	-	-	. 0	-	-	0	-		-
	IRB TOTAL	0.1%	0	19.8%	0.1%	0	23.4%	0.1%	0	24.9%	0.1%	0	22.6%	0.2%	0	27.7%	0.29	/6

						Baseline Sce	nario								Adverse Sce	nario			
			31/12/201	.6		31/12/20	17		31/12/20	18		31/12/201	.6		31/12/20	17		31/12/20	18
	(min EUR, %)	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock
	Central banks and central governments	-	0	-	-	0		-	0	-	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	21.8%	0.0%	0	24.7%	0.0%	0	25.8%	0.0%	0	23.5%	0.0%		26.0%	0.0%	0	25
	Corporates	0.0%	11	47.7%	0.0%	11	47.6%	0.0%	11	47.6%	0.0%	11	47.6%	0.0%	11	47.6%	0.0%	11	47.
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME	0.0%	0	26.6%	0.0%	0	31.2%	0.0%	0	32.7%	0.0%	0	28.6%	0.0%	0	31.7%	0.0%	0	32
	Retail	0.0%	0	14.0%	0.0%	0	11.2%	0.0%	0	10.1%	0.1%	0	13.2%	0.1%	0	12.2%	0.0%	0	10
	Retail - Secured on real estate property	0.0%	0	1.0%	0.0%	0	2.3%	0.0%	0	2.7%	0.0%	0	3.9%	0.1%	0	6.5%	0.0%	0	e
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0		-	0	-	-	0		-	0		-	0	-
France	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	1.0%	0.0%	0	2.3%	0.0%	0	2.7%	0.0%	0	3.9%	0.1%	0	6.5%	0.0%	0	
	Retail - Qualifying Revolving		0	-	_	0	-	_	0	-	-	0	-		0	-	-	0	
	Retail - Other Retail	0.1%	ō	21.9%	0.0%	ō	19.2%	0.0%	ō	18.2%	0.1%	ō	20.6%	0.2%	ō	18.7%	0.1%	ō	1
	Retail - Other Retail - Of Which: SME	0.0%	0	35.6%	0.0%	0	41.7%	0.0%	0	43.7%	0.0%	0	37.6%	0.0%	0	41.7%	0.0%	0	4
	Retail - Other Retail - Of Which: non-SME	0.1%	0	21.9%	0.1%	ō	19.2%	0.0%	0	18.2%	0.2%	0	20.6%	0.2%	0	18.7%	0.1%	ō	10
	Faulty	0.0%	0	19.0%	0.0%	0	22.3%	0.0%	0	23.4%	0.0%	0	21.0%	0.0%	0	23.2%	0.0%	0	2
	Equity Securitisation					-						-			-				
	Other non-credit obligation assets	-	0	-	-	0		-	0	-	-	0		-	0		-	0	
	IRB TOTAL	0.0%	11	47.6%	0.0%	11	47.5%	0.0%	11	47.3%	0.0%	11	47.5%	0.0%	11	47.3%	0.0%	11	47.

EBA EUROPEAN BANKING AUTHORITY

Credit risk IRB

OP Financial Group

						Baseline Sce	nario								Adverse Sci	enario	
			31/12/2	016		31/12/20	17		31/12/20	118		31/12/20	116		31/12/2	017	
	(min EUR, %)	Impairment	Stock of	Coverage Ratio -		Stock of Provisions	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -				Im
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	<i>.</i>
	Central banks and central governments	-		-	-	0	-		0			0	-	-		0	
	Institutions	0.1%		26.6%	0.1%	0	30.8%	0.1%	0	32.2%	0.1%	0	28.6%	0.1%		0 32.2%	0
	Corporates	-			-	0	-	-	0	-		. 0	-	-			-
	Coroorates - Of Which: Soecialised Lending		0		-	0	-	-	0	-		0	-	-		0	-
	Corporates - Of Which: SME		0		-	0	-	-	0	-		0	-	-		0	-
	Retail	0.0%	0	5.0%	0.0%		8.3%	0.0%	0	8.9%	0.1%	0	8.1%	0.1%		0 12.9%	
	Retail - Secured on real estate property	0.0%	0	4.8%	0.0%	0	7.8%	0.0%	0	8.2%	0.1%	0	7.8%	0.1%		0 12.4%	6
	Retail - Secured on real estate property - Of Which: SME		0		-	0	-	-	0	-		0	-	-		0	-
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	4.8%	0.0%	0	7.8%	0.0%	0	8.2%	0.1%	0	7.8%	0.1%		0 12.4%	6
	Retail - Qualifying Revolving		0		-	0	-	-	0	-		0	-	-		0	-
	Retail - Other Retail	0.0%	0	12.6%	0.0%		19.3%	0.1%	0	23.3%	0.1%	0	14.9%	0.1%		0 21.8%	.6
	Retail - Other Retail - Of Which: SME	0.0%	0	35.6%	0.0%	0	41.7%	0.0%	0	43.7%	0.0%	0	37.6%	0.0%		0 41.7%	.6
	Retail - Other Retail - Of Which: non-SME	0.0%	0	12.6%	0.1%	0	19.3%	0.1%	0	23.3%	0.1%	0	14.9%	0.2%		0 21.8%	.6
	Equity	0.0%	0	19.0%	0.0%	0	21.6%	0.0%	0	23.1%	0.0%	0	21.0%	0.0%		0 23.1%	.6
	Securitisation																1
	Other non-credit obligation assets		(		-	0		-	0			0		-		D	-
	IRB TOTAL	0.0%		21.1%	0.1%	0	24.7%	0.1%	0	26.2%	0.1%	0	22.7%	0.1%		26.5%	6

			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -			Coverage Ratio -			Coverage Ratio
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock
	Central banks and central governments		0	-		0			0	
	Institutions	0.0%	0	26.9%	0.0%	0	30.5%	0.0%	0	31.9
	Corporates	0.0%	8	44.3%	0.0%	8	43.9%	0.1%	9	43.5
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
	Corporates - Of Which: SME	0.6%	0	29.7%	0.9%	0	33.5%	0.9%	0	35.6
	Retail	0.0%	0	24.6%	0.0%	0	20.3%	0.0%	0	17.9
	Retail - Secured on real estate property	0.0%	0	5.4%	0.0%	0	5.1%	0.0%	0	4.8
	Retail - Secured on real estate property - Of Which: SME	0.0%	0	13.7%	0.1%	0	13.5%	0.1%	0	13.3
Sweden	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	4.8%	0.0%	0	4.7%	0.0%	0	4.4
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	
	Retail - Other Retail	0.1%	0	47.8%	0.1%	0	37.8%	0.1%	0	32.5
	Retail - Other Retail - Of Which: SME	0.5%	0	26.4%	0.5%	0	31.7%	0.4%	0	34.2
	Retail - Other Retail - Of Which: non-SME	0.1%	0	48.1%	0.1%	0	37.9%	0.1%	0	32.5
	Equity	0.0%	0	19.0%	0.0%	0	19.9%	0.0%	0	21.9
	Securitisation									
	Other non-credit obligation assets		0			0			0	
	IRB TOTAL	0.0%	8	42.9%	0.0%	9	41.9%	0.0%	9	41.0

					Adverse Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
In	mpairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock <sup>1</sup>
		0	-		0			0	
	0.0%	0	28.9%	0.0%	0	32.0%	0.0%	0	31.8
	0.0%	9	45.6%	0.2%	9	45.5%	0.2%	10	44.0
	-	0	-	-	0	-	-	0	
	1.1%	0	33.3%	2.3%	0	37.9%	1.6%	0	39.2
	0.1%	0	24.0%	0.1%	0	20.6%	0.1%	1	17.5
	0.1%	0	8.4%	0.1%	0	9.8%	0.0%	0	8.5
	0.1%	0	18.1%	0.3%	0	19.7%	0.3%	0	18.9
	0.1%	0	7.8%	0.1%	0	9.4%	0.0%	0	8.1
	-	0	-	-	0	-	-	0	
	0.2%	0	42.4%	0.3%	0	32.5%	0.2%	0	26.8
	0.7%	0	29.7%	1.1%	0	35.5%	1.0%	0	37.0
1	0.2%	0	42.5%	0.3%	0	32.4%	0.2%	0	26.6
	0.0%	0	21.0%	0.0%	0	22.3%	0.0%	0	22.3
		0			0			0	
	0.0%	9	43.8%	0.1%	10	43.0%	0.1%	10	40.8

nent Stock of

0.1% 0.0%

0.0%

0.1% 0.0% 0.2% 0.0% 32.0

12.3% 11.6%

11.6%

23.6% 42.8% 23.6% 22.3%

						Baseline Sco	enario			
			31/12/20	16		31/12/20	117		31/12/20	18
		Impairment	Stock of		Impairment	Stock of	Coverage Ratio -			Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments		0	-	-	0	-	-	0	-
	Institutions	0.0%	0	26.3%	0.0%	0	29.8%	0.0%	0	31.2%
	Corporates	0.0%	3	45.7%	0.0%	3	45.5%	0.1%	3	45.4%
	Coroorates - Of Which: Specialised Lending	-	0	-	-	0		-	0	-
	Coroorates - Of Which: SME	-	0	-	-	0		-	0	-
	Retail	0.0%	0	15.8%	0.0%	0	15.0%	0.0%	0	14.3%
	Retail - Secured on real estate property	0.0%	0	8.3%	0.0%	0	8.1%	0.0%	0	7.8%
Markle and a scalar	Retail - Secured on real estate property - Of Which: SME		0			0			0	
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	8.3%	0.0%	0	8.1%	0.0%	0	7.8%
	Retail - Oualifving Revolving		0	-		0			0	
	Retail - Other Retail	0.0%	0	41.3%	0.0%	0	35.3%	0.0%	0	31.7%
	Retail - Other Retail - Of Which: SMF	0.0%	0	27.5%	0.0%	0	32.2%	0.0%	0	33.8%
	Retail - Other Retail - Of Which: non-SME	0.0%	0	41.3%	0.0%	0	35.3%	0.0%	0	31.7%
	Eauity		0			0			0	
	Securitisation									
	Other non-credit obligation assets	0.0%	0	44.5%	0.0%	U	44.2%	0.0%	U	44.1%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
	0	-		0	-		0	
0.0%	0	28.4%	0.0%	0	31.5%	0.0%	0	31.1
0.0%	3	47.1%	0.1%	3	47.7%	0.1%	4	47.0
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.0%	0	18.6%	0.0%	0	18.6%	0.0%	0	17.0
0.0%	0	12.0%	0.0%	0	13.2%	0.0%	0	12.4
-	0	-	-	0		-	0	
0.0%	0	12.0%	0.0%	0	13.2%	0.0%	0	12.4
	0		-	0		-	0	
0.1%	0	39.3%	0.1%	0	32.5%	0.1%	0	27.1
0.0%	0	29.9%	0.0%	0	33.5%	0.0%	0	34.0
0.1%	0	39.3%	0.2%	0	32.5%	0.1%	0	27.1
	ō			ō			ō	
-	0	-	-	0	-	-	0	
0.0%	3	45.9%	0.1%	4	46.4%	0.1%	4	45.5

						Baseline Sce	nario				
			31/12/20	16		31/12/20	17		31/12/20	18	
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Imp
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	
Canada	Central banks and central oversmenets Latitutions Comparise (Comparise) Retail Secured on real catale encostry Retail Secured on real catale encostry Of Which: SHE Retail Secured on real catale encostry Of Which: SHE Retail Secured on real catale encostry of Which: SHE Retail Secured on real catale encostry of Which you Guite Retail Secured on real catale encostry of Which you Guite	- 0.0% - 0.0% 0.0% - 0.0%		- 26.6% - - - 2.8% - 2.8% - - 2.8%	- 0.0% - 0.0% 0.0% - 0.0%	000000000000000000000000000000000000000	30.2% - 5.7% 4.2% 4.2%	- 0.0% - 0.0% 0.0%	000000000000000000000000000000000000000	31.7% 6.9% 4.6%	
	Retail - Other Retail Retail - Of Which: SME Retail - Of Which: SME Fanity Fanity Securitisation	0.0%		2.8%	0.0%	000000000000000000000000000000000000000	6.2%	0.0%	000000000000000000000000000000000000000	8.0%	
	Other non-credit obligation assets IRB TOTAL	0.0%	0	4.8%	0.0%	0	8.1%	0.0%	0	- 9.5%	

					Adverse Sce	sario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio
	-	0	-	-	0		-	0	
	0.0%	0	28.6%	0.0%	0	31.8%	0.0%	0	31.59
	-	0	-	-	0		-	0	
	-	0	-	-	0	-	-	0	
	-	0	-	-	0	-	-	0	
I	0.0%	0	5.5%	0.0%	0	9.0%	0.0%	0	8.89
I	0.0%	0	6.0%	0.0%	0	9.1%	0.0%	0	7.99
I	-	0	-	-	0	-	-	0	
	0.0%	0	6.0%	0.0%	0	9.1%	0.0%	0	7.9
	-	0	-	-	0			0	
	0.1%	0	5.3%	0.2%	0	8.9%	0.1%	0	9.49
		0			0			0	
I	0.1%	ō	5.3%	0.2%	ō	8.9%	0.1%	ō	9.49
		0			0			0	
		-			-			-	
		0	-	-	0	-	-	0	
	0.0%	0	7.4%	0.0%	0	11.2%	0.0%	0	11.19

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

EBA EUROPEAN BANKING AUTHORITY

Credit risk IRB

OP Financial Group

					Baseline Sce	nario								Adverse Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18		31/12	/2016	1	31/12/20	17		31/12/20	018
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment			Impair			Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio
(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rat	Provisio	ns Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central banks and central governments		0	-	-	0	-	-	0	-		-	0 -	-	0	-	-	0	1
Institutions		0	-	-	0	-	-	0	-		-	0 -	-	0	-	-	0	1
Corporates	-	0	-	-	0		-	0	-		-	0 -	-	0	-	-		4
Connorates - Of Which: Snecialised Lending	-	0	-	-	0	-	-	0	-		-	0 -	-	0	-	-	0	1
Corporates - Of Which: SME		0	-	-	0	-	-	0	-		-	0 -	-	0	-	-	0	1
Retail	-	0	-	-	0	-	-	0	-		-	0 -	-	0	-	-	0	1
Retail - Secured on real estate property		0	-	-	0	-	-	0	-		-	0 -	-	0	-	-	0	1
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-		-	0 -	-	0	-	-	0	1
Retail - Secured on real estate property - Of Which: non-SME		0	-	-	0	-	-	0	-		-	0 -	-	0	-	-	0	1
Retail - Oualifying Revolving	-	0	-	-	0		-	0	-		-	0 -	-	0	-	-		1
Retail - Other Retail		0	-	-	0	-	-	0	-		-	0 -	-	0	-	-	0	1
Retail - Other Retail - Of Which: SME	-	0	-	-	0		-	0	-		-	0 -	-	0	-	-		1
Retail - Other Retail - Of Which: non-SME		0	-	-	0	-	-	0	-		-	0 -	-	0	-	-	0	1
Equity	-	0	-	-	0		-	0	-		-	0 -		0	-			1
Equity Securitisation																		1
Other non-credit obligation assets	-	0	-	-	0		-	0	-		-	0 -	-	0	-	-		1
IRB TOTAL	-	0	-		0			0	-		-	0 -	-	0		-	0	1
Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)																		

		31/12/20	16		31/12/20	17		31/12/20	18	
	Impairment	Stock of		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	
(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	
Central banks and central governments		0	-	-	0		-	0		
Institutions		0	-	-	0	-	-	0	-	
Corporates		0	-	-	0	-	-	0	-	
Corporates - Of Which: Specialised Lending		0	-	-	0	-	-	0	-	
Corporates - Of Which: SME		0	-	-	0	-	-	0	-	
Retail		0	-	-	0	-	-	0	-	
Retail - Secured on real estate property		0	-	-	0	-	-	0	-	
Retail - Secured on real estate property - Of Which: SME		0	-	-	0	-	-	0	-	
Retail - Secured on real estate property - Of Which: non-SME		0	-	-	0	-	-	0	-	
Retail - Oualifving Revolving		0	-	-	0	-	-	0	-	
Retail - Other Retail		0	-	-	0	-	-	0	-	
Retail - Other Retail - Of Which: SME		0	-	-	0	-	-	0	-	
Retail - Of Which: non-SME		0	-	-	0	-	-	0	-	
Equity		0	-	-	0	-	-	0	-	
Securitisation										
Other non-credit obligation assets		0	-	-	0	-	-	0	-	
IRB TOTAL		0			0			0		- E

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
	0	-		0			0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0	-		0			0	
	0			0			0	
	0			0			0	

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -
(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central banks and central governments		0		-	0		-	0	
Institutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - OF Which: SMF	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	
Retail - Oualifying Revolving	-	0	-	-	0	-	-	0	
Retail - Other Retail	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
Eauity	-	0	-	-	0	-	-	0	
Securitisation									
Other non-credit obligation assets	-	0	-	-	0	-	-	0	
IRB TOTAL	-	0			0			0	

	Adverse Scenario												
	31/12/20	16		31/12/20			31/12/201	18					
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio					
	0	-		0			0						
-	0	-	-	0	-	-	0						
-	0	-	-	0	-	-	0						
-	0	-	-	0	-	-	0						
-	0	-	-	0	-	-	0						
-	0	-	-	0	-	-	0						
-	0	-	-	0	-	-	0						
-	0	-	-	0	-	-	0						
-	0			0			0						
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	0			0			0						
	0			0			0						
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OP Financial Group

					31/12/2015			
		Exposure	e values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	12,419		5	0	0	(	0.0
	Regional governments or local authorities	3,480	0	6	0	0	(	0.0
	Public sector entities	84	0	17	0	0	(	0.0
	Multilateral Development Banks	1,256		0	0	0	(	0.0
	International Organisations	706	0	0	0	0	(	0.0
	Institutions	337		14	0	1	(	0.0
	Corporates	1,599		1,582	0	1	(	0.0
	of which: SME	768		762	0	0	(	0.0
	Retail	1,146		855	10	4	(	0.0
OP Osuuskunta	of which: SME	5		3	0	0		0.0
	Secured by mortgages on immovable property of which: SME			1	U	0		0.0
	or which: SME Items associated with particularly high risk	1		1	U	0		0.0
	Covered bonds	0			0	0		0.0
	Claims on institutions and corporates with a ST credit assessment	0			0	0		0.0
	Collective investments undertakings (CIU)	0			0	0		0.0
	Equity	0			0	0		0.0
	Securitisation			1	0	Ŭ		
	Other exposures	58		118	0			0.0
	Standardised Total	21.087	7	2,597	10	7		0.04

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock
	Central governments or central banks	10,543	(	0 0	0	0		0 0.0
	Regional governments or local authorities	1,822	(	0 0	0	0		0.0
	Public sector entities	84	(	17	0	0		0.0
	Multilateral Development Banks	116	(	0 0	0	0		0.0
	International Organisations	0	(	0 0	0	0		0.0
	Institutions	279	(	) 3	0	0		0 0.
	Corporates	873	(	860	0	1		0 0.
	of which: SME	101	(	99	0	0		0 0.
	Retail	1,137	1	7 849	10	4		0.0
Finland	of which: SME	1	(	0 0	0	0		0 0.
i illiana	Secured by mortgages on immovable property	1	(	) 1	0	0		0 0.
	of which: SME	1	(	1	0	0		0 0.
	Items associated with particularly high risk	0	(	0 0	0	0		0.0
	Covered bonds	0	(	0 0	0	0		0.0
	Claims on institutions and corporates with a ST credit assessment	0	(	0 0	0	0		0.0
	Collective investments undertakings (CIU)	0	(	0 0	0	0		0.0
	Equity	0	(	0 0	0	0		0 0.0
	Securitisation							
	Other exposures	58		118	0	0		0 0.0
	Standardised Total	14,913		1,848	10	5		0.04

Standardised Total
<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	613	(	0	C	) 0	(	0.0
	Regional governments or local authorities	1,551	(	0	c	0 0		0.0
	Public sector entities	0	(	0	0	0 0	(	0.0
	Multilateral Development Banks	0	(	0	0	0 0	(	0.0
	International Organisations	0	(	0	0	0 0	(	0.0
	Institutions	0	(	0	0	0 0	(	0.0
	Corporates	0	(	0	0	0 0	(	0.0
	of which: SME	0	(	0	0	0 0	(	0.0
	Retail	0	(	0	0	0 0	(	0.0
Germany	of which: SME	0	(	0	0	0 0	(	0.0
Oermany	Secured by mortgages on immovable property	0	(	0	0	0 0	(	0.0
	of which: SME	0	(	0	0	0 0	(	0.0
	Items associated with particularly high risk	0	(	0	0	0 0	(	0.0
	Covered bonds	0	(	0	0	0 0	(	0.0
	Claims on institutions and corporates with a ST credit assessment	0	(	0	(	0 0	(	0.0
	Collective investments undertakings (CIU)	0	(	0	0	0 0	(	0.0
	Equity	0	(	0	(	0 0		0.0
	Securitisation							
	Other exposures	0	(	0	(	0 0	(	0.0
	Standardised Total	2,164		0	0	0 0	(	0.04



OP Financial Group

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	186	(	0 0	0	0	0	0.0%
	Regional governments or local authorities	0	(	0 0	0	0	0	0.0%
	Public sector entities	0	(	0 0	0	0	0	0.0%
	Multilateral Development Banks	180	(	0 0	0	0	0	0.0%
	International Organisations	0	(	0 0	0	0	0	0.0%
	Institutions	58	(	11	0	1	0	0.0%
	Corporates	0	(	0 0	0	0	0	0.0%
	of which: SME	0	(	0 0	0	0	0	0.0%
	Retail	0	(	0 0	0	0	0	0.0%
France	of which: SME	0	(	0 0	0	0	0	0.0%
Trance	Secured by mortgages on immovable property	0	(	0 0	0	0	0	0.0%
	of which: SME	0	(	0 0	0	0	0	0.0%
	Items associated with particularly high risk	0	(	0 0	0	0	0	0.0%
	Covered bonds	0	(	0 0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	(	0 0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0		0 0	0	0	0	0.0%
	Securitisation							
	Other exposures	0	(	0 0	0	0	0	0.0%
	Standardised Total	424		11	0	1	0	0.0%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	orovisions	Coverage Ratio ·
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	0	0	0 0	0	0	(	0.09
	Regional governments or local authorities	0	0	0	0	0	(	0.0
	Public sector entities	0	0	0	0	0	(	0.0
	Multilateral Development Banks	960	0	0	0	0	(	0.0
	International Organisations	374	0	0	0	0	(	0.0
	Institutions	0	0	0	0	0	(	0.0
	Corporates	0	0	0	0	0	(	0.0
	of which: SME	0	0	0	0	0	(	0.0
	Retail	0	0	0	0	0	(	0.0
Luxembourg	of which: SME	0	0	0	0	0	(	0.0
Luxembourg	Secured by mortgages on immovable property	0	0	0	0	0	(	0.0
	of which: SME	0	0	0	0	0	(	0.0
	Items associated with particularly high risk	0	0	0	0	0	(	0.0
	Covered bonds	0	0	0	0	0	(	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	(	0.0
	Collective investments undertakings (CIU)	0	0	0	0	0	(	0.0
	Equity	0	0	0	0	0	(	0.0
	Securitisation							
	Other exposures	0		0	0	0	(	0.0
	Standardised Total	1,333	0	0	0	0	0	0.0

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	0	0	0	0	0	0	0.0
	Regional governments or local authorities	50	0	0	0	0	0	0.0
	Public sector entities	0	0	0	0	0	0	0.0
	Multilateral Development Banks	0	0	0	0	0	0	0.0
	International Organisations	0	0	0	0	0	0	0.0
	Institutions	0	0	0	0	0	0	0.0
	Corporates	2	0	2	0	0	0	0.0
	of which: SME	0	0	0	0	0	0	0.0
	Retail	1	0	1	0	0	0	0.0
Sweden	of which: SME	0	0	0	0	0	0	0.0
Sweden	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0
	of which: SME	0	0	0	0	0	0	0.0
	Items associated with particularly high risk	0	0	Ó	à	0	0	0.0
	Covered bonds	0	0	0	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0
	Equity	0	0	0	0	0	0	0.0
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0
	Standardised Total	53	0	3	0	0	0	0.0



OP Financial Group

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	orovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	821	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	C	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
Netherlands	of which: SME	0	0	0	0	0	0	0.0%
Reciferiarias	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0		0	0	0	0	0.0%
	Equity	0		0	0	0	0	0.0%
	Securitisation			-		-		
	Other exposures	0	(	0	0	0	0	0.0%
	Standardised Total	822	0	0	0	0	0	0.0%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock
	Central governments or central banks	0	0	0	0	0	(	0.
	Regional governments or local authorities	30	0	0	0	0	(	0.
	Public sector entities	0	0	0	0	0	0	0.
	Multilateral Development Banks	0	0	0	0	0	0	0.
	International Organisations	0	0	0	0	0	0	0.
	Institutions	0	0	0	0	0	0	0.
	Corporates	0	0	0	0	0	0	0.0
	of which: SME	0	0	0	0	0	(	0.0
	Retail	0	0	0	0	0	(	0.0
Canada	of which: SME	0	0	0	0	0	(	0.0
Cundua	Secured by mortgages on immovable property	0	0	0	0	0	(	0.0
	of which: SME	0	0	0	0	0	(	0.0.
	Items associated with particularly high risk	0	0	0	0	0	(	0.0.
	Covered bonds	0	0	0	0	0	(	0.0.
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	(	0 0.
	Collective investments undertakings (CIU)	0	0	0	0	0	(	0.
	Equity	0		0	0	0	(	0.
	Securitisation			-		-		
	Other exposures	0	0	0	0	0	(	0.
	Standardised Total	30	0	0	0	0		0.0

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks	0	(	0	0	0		0.0%
Regional governments or local authorities	0	0	0	0	0		0.09
Public sector entities	0	0	0	0	0		0.09
Multilateral Development Banks	0	0	0	0	0		0.09
International Organisations	0	0	0	0	0		0.09
Institutions	0	0	0	0	0		0.09
Corporates	0	0	0	0	0		0.09
of which: SME	0	0	0	0	0		0.0
Retail	0	0	0	0	0		0.0
of which: SME	0	0	0	0	0		0.0
Secured by mortgages on immovable property	0	0	0	0	0		0.0
of which: SME	0	0	0	0	0		0.0
Items associated with particularly high risk	0	0	0	0	0		0.0
Covered bonds	0	0	0	0	0		0.0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0		0.04
Collective investments undertakings (CIU)	0	0	0	0	0		0.0
Equity	0	0	0	0	0		0.0
Securitisation							
Other exposures	0	0	0	0	0		0.09
Standardised Total	0	0	0	0	0		0.0%



OP Financial Group

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Items associated with particularly high risk	0	0	0	0	0	0	0.0%
Covered bonds	0	0	0	0	0	0	0.0%
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	e values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks	0	0	0	0	0	(	0.0
Regional governments or local authorities	0	0	0	0	0	(	0.0
Public sector entities	0	0	0	0	0	(	0.0
Multilateral Development Banks	0	0	0	0	0	(	0.
International Organisations	0	0	0	0	0	(	0.
Institutions	0	0	0	0	0	(	0.
Corporates	0	0	0	0	0	(	0.
of which: SME	0	0	0	0	0	0	0.
Retail	0	0	0	0	0	0	0.
of which: SME	0	0	0	0	0	(	0.
Secured by mortgages on immovable property	0	0	0	0	0	(	0.
of which: SME	0	0	0	0	0	(	0.
Items associated with particularly high risk	0	0	0	0	0	(	0.
Covered bonds	0	0	0	0	0	0	0.
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	(	0.0.
Collective investments undertakings (CIU)	0	0	0	0	0	(	0.0.
Equity	0		0	0	0	(	0.0.
Securitisation							
Other exposures	0	(	0	0	0	(	0.0
Standardised Total	0	0	0	0	0	0	0.0



OP Financial Group

						Baseline Sc	enario								Adverse Sce	nario			
			31/12/20	16		31/12/2	017		31/12/20	018		31/12/20	16		31/12/20	17		31/12/20	18
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio
	Central governments or central banks	0.0%	0	4.7%	0.0%	(	5.5%	0.0%	C	5.8%	0.0%	0	5.2%	0.0%	0	6.2%	0.0%	1	6
	Regional governments or local authorities	0.0%	0	18.0%	0.0%	0	21.2%	0.0%		22.3%	0.0%	0	20.6%	0.0%	0	23.8%	0.0%	0	23
	Public sector entities	0.0%	0	19.0%	0.0%		22.3%	0.0%	0	23.4%	0.0%	0	21.0%	0.0%	0	23.9%	0.0%	0	23
	Multilateral Development Banks	0.0%	0	19.0%	0.0%	0	22.3%	0.0%	C	23.4%	0.0%	0	21.0%	0.0%	0	23.9%	0.0%	0	23
	International Organisations		0	-	-	0	- 1	-	C	- 1	-	0	-		. 0	-	-	0	
	Institutions	0.0%	1	19.1%	0.0%		22.4%	0.0%		23.5%	0.0%	1	21.1%	0.0%		23.3%	0.0%	1	23
	Corporates	0.0%	1	19.5%	0.0%		22.9%	0.0%		23.9%	0.0%	1	21.8%	0.0%		24.3%		1	24
	of which: SME	0.0%	0	19.4%	0.0%		22.8%	0.0%		23.8%	0.0%	0	21.7%	0.0%		24.2%	0.0%	0	24
	Retail	0.2%	9	23.6%	0.2%	16	30.6%	0.2%		34.8%	0.4%	11	23.2%	0.5%		31.3%	0.4%	35	34
OP Osuuskunta	of which: SME	0.0%	0	33.0%	0.0%	0	33.0%	0.0%		33.0%	0.0%	0	33.3%	0.0%		33.5%	0.0%	0	3
OF OSUUSKUIILA	Secured by mortgages on immovable property	0.0%	0	1.5%	0.0%		1.9%	0.0%	C	2.1%	0.0%	0	6.2%	0.0%	0	9.2%		0	
	of which: SME	0.0%	0	1.5%	0.0%	0	1.9%	0.0%	C	2.1%	0.0%	0	6.2%	0.0%	0	9.2%	0.0%	0	
	Items associated with particularly high risk		0	-	-	0	- 1	-	C	- 1	-	0	-		. 0	-	-	0	
	Covered bonds		0	-	-	0	- 1	-	C	- 1	-	0	-		. 0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment		0	-	-			-	C	- 1	-	0	-		. 0	-	-	0	
	Collective investments undertakings (CIU)		0	-	-			-	C	- 1	-	0	-		. 0	-	-	0	
	Equity		0	-	-	0	- 1	-	C	- 1	-	0	-		. 0	-	-	0	
	Securitisation																		
	Other exposures	0.0%	0	19.0%	0.0%		22.3%	0.0%	0	23.4%	0.0%	0	21.0%			23.2%	0.0%	0	22.
	Standardised Total	0.0%	11	19.0% 21.9%	0.0%	18	22.3% 28.0%	0.0%	25	31.6%	0.0%	14	21.4%	0.0%	26	23.2% 28.7%	0.0%	38	22 31.

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

						Baseline Sc	enario				
			31/12/20	16		31/12/2	017		31/12/20	18	
		Impairment			Impairment	Stock of				Coverage Ratio -	Impairm
		rate	Provisions		rate	Provisions			Provisions	Default Stock <sup>1</sup>	rate
	Central governments or central banks	0.0%	, C	4.7%	0.0%	(	5.5%	0.0%	0	5.7%	(
	Regional governments or local authorities	0.0%		18.0%	0.0%		21.2%	0.0%	0	22.3%	(
	Public sector entities	0.0%	, C	19.0%	0.0%	(	22.3%	0.0%	0	23.4%	(
	Multilateral Development Banks	0.0%		19.0%	0.0%		22.3%	0.0%	0	23.4%	(
	International Organisations	10 C			-	(	- 10	-	0	-	
	Institutions	0.0%		19.1%	0.0%		22.4%		0	23.5%	(
	Corporates	0.0%	o 1	19.8%	0.0%		1 23.2%	0.0%	1	24.3%	(
	of which: SME	0.0%	, C	21.8%	0.0%	(	25.4%		0	26.2%	(
	Retail	0.2%	9	23.6%	0.2%	16	5 30.6%		22	34.8%	(
Finland	of which: SME	0.0%	, C	33.0%	0.0%	(	33.0%		0	33.0%	(
i ii iidiiu	Secured by mortgages on immovable property	0.0%		1.5%			1.9%		0	2.1%	(
	of which: SME	0.0%	, C	1.5%	0.0%	(	1.9%	0.0%	0	2.1%	(
	Items associated with particularly high risk			-	-		- 1	-	0	-	
	Covered bonds			-	-	(	- 10	-	0	-	
	Claims on institutions and corporates with a ST credit assessment	10 C			-	(	- 10	-	0	-	
	Collective investments undertakings (CIU)			-	-	(	- 10	-	0	-	
	Equity		· (	-	-		- 10	-	0	-	
	Securitisation										
	Other exposures	0.0%	0	19.0%	0.0%	(	22.3%		0	23.4%	(
	Standardised Total	0.0%	10	21.9%	0.0%	17	28.1%	0.0%	24	31.7%	0

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
0.0%	0	5.2%	0.0%	0	6.1%	0.0%	1	6.1
0.0%	0	20.6%	0.0%	0	23.8%	0.0%	0	23.4
0.0%	0	21.0%	0.0%	0	23.9%	0.0%	0	23.4
0.0%	0	21.0%	0.0%	0	23.9%	0.0%	0	23.4
-	0	-	-	0	-		0	
0.0%	0	21.1%	0.0%	0	23.3%	0.0%	0	23.0
0.0%	1	22.4%	0.0%	1	25.1%	0.0%	1	24.9
0.0%	0	25.8%	0.0%	0	30.0%	0.0%	0	30.
0.4%	11	23.2%	0.5%	23	31.3%	0.4%	35	34.
0.0%	0	33.3%	0.0%	0	33.5%	0.0%	0	33.
0.0%	0	6.2%	0.0%	0	9.2%	0.0%	0	9.
0.0%	0	6.2%	0.0%	0	9.2%	0.0%	0	9.
-	0	-	-	0	-		0	
	0	-	-	0	-	-	0	
-	0	-	-	0	-		0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-		0	
0.0%	0	21.0%	0.0%	0		0.0%	0	22.9
0.0%	12	21.4%	0.0%	24	28.8%	0.0%	37	31.3

						Baseline Sce	nario								Adverse Sce	enario			
			31/12/20	016		31/12/20	17		31/12/20	018		31/12/201	16		31/12/20	017		31/12/20	018
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>		Stock of Provisions			Stock of rovisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate		Coverage Rat
	Central governments or central banks	Tute	- (	-	-	0	Dendane bebeek	-	(	) -	-	0	- Bendune Beoek	-	(		Tutte	- 0	D
	Regional governments or local authorities		- 0		-	G		-				0		-				- 0	D
	Public sector entities		- 0		-	G		-				0		-				- 0	D
	Multilateral Development Banks		- 0		-	G		-				0		-				- 0	D
	International Organisations		- 0		-	G		-				0		-				- 0	D
	Institutions		- 0		-	G		-				0		-				- 0	D
	Corporates		- 0		-	C		-	0		-	0	-	-	0	D .		- 0	D
	of which: SME		- 0		-	0		-	0		-	0	-	-	0	D -		- 0	D
	Retail	0.29	6 C	15.6%	0.2%	0	29.0%	0.2%	0	35.2%	0.4%	0	18.1%	0.5%	0	31.0%	0.49	6 0	D
Germany	of which: SME		- 0		-	0		-	0		-	0	-	-	0	D -		- 0	D
Germany	Secured by mortgages on immovable property		- 0		-	0		-	0		-	0	-	-	0	D -		- 0	D
	of which: SME		- 0	-	-	0		-	0		-	0		-	0	D -		- 0	D
	Items associated with particularly high risk		- 0		-	0		-	0		-	0	-	-	0	D -		- 0	D
	Covered bonds		- 0		-	0		-	0		-	0	-	-	0	D -		- 0	D
	Claims on institutions and corporates with a ST credit assessment		- 0		-	0		-	0		-	0	-	-	0	D -		- 0	D
	Collective investments undertakings (CIU)		- 0		-	0		-	0		-	0	-	-	0	D -		- 0	D
	Equity		- 0		-	0		-	(	-	-	0		-	0	D -		- 0	D
	Securitisation																		
	Other exposures		- 0			0		-	(	-		0			0			- 0	D
	Standardised Total	0.2%	. 0	15.6%	0.2%	0	29.0%	0.2%		35.2%	0.4%	0	18.1%	0.5%	0	31.0%	0.4%	. 0	D 3



OP Financial Group

						Baseline Sce	nario				
			31/12/20	16		31/12/20	17		31/12/20	18	
		Impairment		Coverage Ratio -			Coverage Ratio -			Coverage Ratio -	Im
		rate	Provisions	Default Stock <sup>1</sup>		Provisions	Default Stock <sup>1</sup>		Provisions	Default Stock <sup>1</sup>	
	Central governments or central banks	0.0%	. (	33.9%	0.0%	0	39.7%	0.0%	0	41.7%	
	Regional governments or local authorities			-	-	0		-	0	-	
	Public sector entities			-	-	0		-	0	-	
	Multilateral Development Banks		· (	-	-	0	-	-	0	-	
	International Organisations		· (	-	-	0	-	-	0	-	
	Institutions	0.0%	1	19.0%	0.0%	1	22.3%	0.0%	1	23.4%	
	Corporates			-	-	0		-	0	-	
	of which: SME			-	-	0		-	0	-	
	Retail	0.1%	, C	16.4%	0.2%	0	27.7%	0.2%	0	33.8%	
France	of which: SME		· (	-	-	0	-	-	0	-	
Trance	Secured by mortgages on immovable property			-	-	0	-	-	0	-	
	of which: SME			-	-	0		-	0	-	
	Items associated with particularly high risk			-	-	0		-	0	-	
	Covered bonds			-	-	0		-	0	-	
	Claims on institutions and corporates with a ST credit assessment			-	-	0	-	-	0	-	
	Collective investments undertakings (CIU)			-	-	0	-	-	0	-	
	Equity					0		-	0	-	
	Securitisation										
	Other exposures			-	-	0		-	0	-	
	Standardised Total	0.0%	1	26.6%	0.0%	1	34.0%	0.0%	1	37.7%	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
mpairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
0.0%	0	37.0%	0.0%	0	43.6%	0.0%	0	43.7
-	0	-	-	0	-		0	
-	0	-	-	0	-		0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.0%	1	21.0%	0.0%	1	23.2%	0.0%	1	22.9
-	0	-	-	0	-		0	
-	0	-	-	0	-		0	
0.3%	0	18.6%	0.5%	0	29.4%	0.4%	0	33.4
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-		0	
-	0	-	-	0	-		0	
-	0	-	-	0	-		0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-		0	
-	0	-	-	0	-		0	
0.0%	1	29.1%	0.0%	1	36.4%	0.0%	1	38.19

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central governments or central banks		0	-	-	0	-	-	0	
	Regional governments or local authorities		0	-	-	0	-	-	0	
	Public sector entities		0	-	-	0	-	-	0	
	Multilateral Development Banks	0.0%	0	19.0%	0.0%	0	22.3%	0.0%	0	23.4
	International Organisations		0	-	-	0	-	-	0	
	Institutions		0	-	-	0	-	-	0	
	Corporates		0	-	-	0	-	-	0	
	of which: SME		0	-	-	0	-	-	0	
	Retail	0.1%	0	15.8%	0.2%	0	26.7%	0.2%	0	33.2
Luxembourg	of which: SME		0	-	-	0	-	-	0	
Luxembourg	Secured by mortgages on immovable property		0	-	-	0	-	-	0	
	of which: SME		0	-	-	0	-	-	0	
	Items associated with particularly high risk		0	-	-	0	-	-	0	
	Covered bonds		0	-	-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	
	Collective investments undertakings (CIU)		0	-	-	0	-	-	0	
	Equity		0		-	0	-	-	0	
	Securitisation									
	Other exposures		0	-	-	0	-	-	0	
	Standardised Total	0.0%	0	19.0%	0.0%	0	22.4%	0.0%	0	23.5

			nario	Adverse Scer				
18	31/12/20		17	31/12/20		16	31/12/20	
Coverage Ratio - Default Stock <sup>1</sup>	Stock of Provisions	Impairment rate	Coverage Ratio - Default Stock <sup>1</sup>	Stock of Provisions	Impairment rate	Coverage Ratio - Default Stock <sup>1</sup>	Stock of Provisions	Impairment rate
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
23.49	0	0.0%	23.9%	0	0.0%	21.0%	0	0.0%
	0	-		0	-		0	-
	0	-	-	0	-	-	0	-
	0	-		0	-		0	-
	0	-		0	-		0	-
33.29	0	0.4%	28.8%	0	0.4%	18.2%	0	0.2%
	0	-		0	-		0	-
	0	-		0	-		0	-
	0	-		0	-		0	-
	0	-		0	-		0	-
	0	-		0			0	-
	0	-	-	0	-	-	0	-
	0	-		0	-		0	-
	0	-		0	-		0	-
	0	-		0	-		0	-
23.5%	0	0.0%	23.9%	0	0.0%	21.0%	0	0.0%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	nario							
		31/12/201	6		31/12/20	17		31/12/201	18		31/12/20	16	T
			Coverage Ratio - Default Stock <sup>1</sup>			Coverage Ratio - Default Stock <sup>1</sup>			Coverage Ratio - Default Stock <sup>1</sup>	Impairmen rate		Coverage Ratio - Default Stock <sup>1</sup>	ſ
central banks	0.0%	Provisions	19.0%	0.0%	Provisions	22.3%	0.0%	Provisions	23.4%	0.0		21.0%	t
r local authorities	0.070	0	19.070	0.0 /0	0	22.370	0.070	0	23.470	0.0	. 0	21.0 /0	
		0			0			ő					
t Banks		0			0			ő					
ons		0	1		0			0	1				
0115		0	1		0			0	1				
	0.0%	0	19.0%	0.0%	0	22.3%	0.0%	0	23.4%	0.0	- O	21.0%	
	0.070	0	19.070	0.070	0	22.370	0.070	0	23.470	0.0	- 0	21.0 /0	
	0.2%	0	16 096	0.286	0	70.6%	0.284	0	25 204	0.5	- O	10 704	
	0.570	0	10.070	0.5 /0	0	25.070	0.2 /0	0	55.270	0.5	. 0	10.5 /	
- immenable			-	-	0	-		0	-		- 0		L
n ininovable property	-	0			0	-		0			- 0		L
articularly high rick		0		1	0			0			- 0		
a cicularly high lisk		0	1		0			0	1				
ad comporator with a ST credit according		0	1		0			0	1		- 0		
		0			0			0					L
inder carrings (exc)		0			0			ő					L
		0	-	-	0						1		ł.
		0			0			0			. 0		£.
			16.0%						35.1%	0.19		18.3%	
art nd	immovable property ticularly high risk comparates with a ST credit assessment dertakings (ClU)	ticularly high risk corporates with a ST credit assessment Jertakings (ClU)	immovable property	immovable property 0 ticularly high risk 0 ocoprorates with a ST credit assessment 0 ertakings (CIU) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	immovable property  ticularly high risk  oroproates with a ST credit assessment  detakings (ClU)	immovable property 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	immovable property ticularly high risk oroprotes with a ST credit assessment Jertakings (ClU)	immovable property  iticularly high risk  corporates with a ST credit assessment  detakings (ClU)  detakings	immovable property immovable property iticularly high risk icularly high risk icularly high risk icularly high risk icularly high assessment icula	immovable property ticularly high risk comprotes with 3T credit assessment fertakings (CIU)	immovable property iticularly high risk corporates with a ST credit assessment detrakings (CU)	immovable property iticalarly high risk iticalarly	immovable property tacularly high fisk corporates with a ST credit assessment sertakings (Clu)

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
0.0%	0	21.0%	0.0%	0	23.9%	0.0%	0	23.4%
-	0	-	-	0	-		0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-		0	
-	0	-	-	0	-		0	
0.0%	0	21.0%	0.0%	0	23.2%	0.0%	0	22.9%
-	0	-	-	0	-	-	0	
0.5%	0	18.3%	0.6%	0	31.1%	0.5%	0	34.6%
-	0	-	-	0	-		0	
-	0	-	-	0	-		0	
	0	-	-	0	-		0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-		0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0			0			0	
0.1%	0	18.3%	0.1%	0	31.1%	0.1%	0	34.6%



OP Financial Group

						Baseline Sce	nario								Adverse Sce	enario			
			31/12/20	)16		31/12/20	17		31/12/20	18		31/12/20	16		31/12/20	)17		31/12/20	18
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions		Impairment rate		Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions			Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	
Netherlands	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	0.1%		15.09	6 0.2%		24.7%	0.2%	000000000000000000000000000000000000000	31.0%	0.2%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	17.4%	0.5%		26.9%	0.4%		31.0%
	Secured by mortgages on immovable property of whick: SHE Thems associated with particularly high risk Covered bodis Collinet on institutions and convortees with a ST credit assessment Collinet on institutions and convortees with a ST credit assessment Collinet on institution and convortees with a ST credit assessment Collinet on the state of the state of the state of the state of the Security Security State of the sta									-	-		-	-					
	Standardised Total	0.1%	0	15.0%	0.2%	0	24.7%	0.2%	0	31.0%	0.2%	0	17.4%	0.5%	0	26.9%	0.4%	0	31.0%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -		Stock of	Coverage Ratio
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock
	Central governments or central banks		0	-	-	0	-	-	0	
	Regional governments or local authorities	-	0	-	-	0	-	-	0	
	Public sector entities		0	-	-	0	-	-	0	
	Multilateral Development Banks		0	-	-	0	-	-	0	
	International Organisations		0	-	-	0	-	-	0	
	Institutions	-	0	-	-	0	-	-	0	
	Corporates		0	-	-	0	-	-	0	
	of which: SME		0	-	-	0	-	-	0	
	Retail	0.1%	0	16.3%	0.2%	0	23.8%	0.2%	0	28
Canada	of which: SME		0	-	-	0	-	-	0	
Canaua	Secured by mortgages on immovable property		0	-	-	0	-	-	0	
	of which: SME	-	0	-	-	0	-	-	0	
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	
	Covered bonds		0	-	-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	
	Equity		0	-	-	0	-	-	0	
	Securitisation									
	Other exposures		0	-	-	0	-	-	0	
	Standardised Total	0.1%	0	16.3%	0.2%	0	23.8%	0.2%	0	28.

			nario	Adverse Scen				
18	31/12/20		17	31/12/20		16	31/12/20:	
Coverage Ratio	Stock of Provisions	Impairment rate	Coverage Ratio - Default Stock <sup>1</sup>	Stock of Provisions	Impairment rate	Coverage Ratio - Default Stock <sup>1</sup>	Stock of Provisions	Impairment rate
	0	-		0	-	-	0	
	0	-	-	0	-	-	0	-
	0	-	-	0	-		0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-		0	-
29.2	0	0.4%	26.1%	0	0.4%	18.6%	0	0.2%
	0	-	-	0	-		0	-
	0	-	-	0	-		0	-
	0	-	-	0	-		0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0			0	-		0	-
	0	-	-	0	-	-	0	-
1	U			U			U	
	0			0			0	
	0	0.4%	26.1%	0	0.4%	18.6%	0	0.2%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	enario						
		31/12/20	16		31/12/20	)17		31/12/20	018		31/12/2	016
	Impairment					Coverage Ratio -			Coverage Ratio -	Impairment		
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	De
Central governments or central banks		. 0		-	0		-	0	-		-	0
Regional governments or local authorities		. 0		-	0		-	0	- 1		-	0
Public sector entities		. 0	-	-	0		-	0			- (	0
Multilateral Development Banks		. 0		-	0		-	0	- 1		-	0
International Organisations		. 0		-	0		-	0	- 1		-	0
Institutions		. 0		-	0		-	0	- 1		-	0
Corporates		. 0	-	-	0		-	0			- (	0
of which: SME		. 0	-	-	0		-	0			-	0
Retail		. 0	-	-	0		-	0			-	0
of which: SME		. 0		-	0		-	0	- 1		-	0
Secured by mortgages on immovable property		. 0	-	-	0		-	0			- (	0
of which: SME		. 0	-	-	0		-	0			-	0
Items associated with particularly high risk		. 0	-	-	0		-	0			-	0
Covered bonds		. 0		-	0		-	0			- 1	0
Claims on institutions and corporates with a ST credit assessment		. 0		-	0		-	0			-	0
Collective investments undertakings (CIU)		. 0		-	0		-	0	- 1		-	0
Equity		. 0	-	-	0		-	0			- 0	0
Securitisation												
Other exposures		- 0		-	0		-	0	-		-	0
Standardised Total		. 0	-	-	0	-	-	0			- (	D

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
ient	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
-	0	-	-	0		-	0	-
-	0	-	-	0		-	0	-
-	0	-	-	0		-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0		-	0	-
-	0	-	-	0		-	0	-
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-		0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	-
-	0	-	-	0		-	0	-
-	0	-	-	0	-		0	-
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0	-	-	0	-	-	0	-
-	0		-	0			0	
-	0		-	0	-		0	
-	0	-		0	-	-	0	-



OP Financial Group

	Baseline Scenario												Adverse Sce	enario				
		31/12/20	16		31/12/20	17		31/12/20	18		31/12	/2016		31/12/20	017		31/12/20	18
	Impairment		Coverage Ratio -			Coverage Ratio -			Coverage Ratio -	Impairn		of Coverage Ratio -	Impairment	Stock of	Coverage Ratio -			
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisi	ns Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central governments or central banks	-	0		-	0	-	-	0	-		-	0	-	. 0	- 1	-	0	-
Regional governments or local authorities	-	0		-	0	-	-	0	-		-	0	-	. 0	- 1	-	0	-
Public sector entities	-	0		-	0	-	-	0	-		-	0	-	- 0	- )	-	0	-
Multilateral Development Banks	-	0		-	0	-	-	0	-		-	0	-	. 0		-	0	-
International Organisations	-	0		-	0	-	-	0			-	0		. 0		-	0	
Institutions		0			0		-	0	-		-	0					0	
Corporates	-	ō		-	ō		-	ō	-		-	ō.		. 0	-	-	ō	
of which: SME		0			0		-	0	-		-	0					0	
Retail		0			0							0					0	
of which: SME		0			0							0					0	
Secured by mortgages on immovable property	-	0		-		-	-		-			0	-		-	-		-
of which: SME		0		-	0		-	0	-		-	0			-		0	
Items associated with particularly high risk		0		-	0		-	0	-		-	0			-		0	
	-	0		-	0		-	0	-		-	0	-		-	-	0	-
Covered bonds	-	0		-	0	-	-	0	-		-	0	-		-	-	0	-
Claims on institutions and corporates with a ST credit assessment	-	0		-	0	-	-	0	-		-	0	-		-	-	0	-
Collective investments undertakings (CIU)	-	0		-	0	-	-	0	-		-	0	-	. 0	-	-	0	-
Equity		0		-	0		-	0	-		-	0	-	. 0	- 1	-	0	
Securitisation																		
Other exposures		0		-	0	-	-	0	-		-	0	-	0		-	0	-
Standardised Total	-	0	-	-	0	-	-	0	-		-	0 .	-	. 0		-	0	-

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment		Coverage Ratio -			Coverage Ratio -	Impairment		
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central governments or central banks		0			0		-	0	
Regional governments or local authorities		0	-	-	0	-	-	0	
Public sector entities		0	-	-	0	-	-	0	
Multilateral Development Banks		0	-	-	0	-	-	0	
International Organisations		0	-	-	0	-	-	0	
Institutions		0			0	-	-	0	
Corporates		0		-	0		-	0	
of which: SME		0			0	-	-	0	
Retail		0		-	0		-	0	
of which: SME		0			0		-	0	
Secured by mortgages on immovable property		0			0		-	0	
of which: SME					0			0	
Items associated with particularly high risk		0			0			ő	
Covered bonds		0			0			0	
Claims on institutions and corporates with a ST credit assessment		0			0			0	
Collective investments undertakings (CIU)		0			0			ő	
Equity					0			l ő	
Securitisation					0			Ű	
Other exposures			-		0	-		0	
Standardised Total								0	

				Adverse Scer	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock <sup>1</sup>
-	0	-	-	0		-	0	
-	0	-	-	0	-		0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0		-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0		-	0		-	0	
-	0	-	-	0	-		0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0		-	0		-	0	
	0		-	0	-		0	
-	0	-	-	0	-	-	0	



## 2016 EU-wide Stress Test: Securitisations

		24 (42 (2045		Baseline Scenario			Adverse Scenario	
	(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Exposure values	STA IRB	0 358						
	Total	358						
Risk exposure amounts	STA IRB	0 46	0 59	0 64	0 69	0 74	0 93	0 108
	Total	46	59	64	69	74	93	108
Impairments	Total banking book others than assessed at fair value	0	0	0	0	0	0	0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off b	palance sheet)
		(accounting value gross of provisions) (1)			(accounting value (	pross or provisions) 1)			Derivatives with p	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with n	legative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Austria	0 0 107 0 0 0 0 107	0 0 107 0 0 0 0 <b>107</b>	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 107 0 0 0 0 <b>107</b>	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Belgium	0 0 0 0 109 0 109	0 0 0 0 0 109 0 109	0 0 0 0 0 109 0 109	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0					0 0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Bulgaria	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Cyprus	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Czech Republic	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Denmark	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Estonia	0 0 2 1 8 12 0 <b>24</b>	0 0 2 1 8 12 0 <b>24</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 2 1 8 12 0 <b>24</b>	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES(3)(on and off l	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value g (1				Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Finland	134 9 26 77 166 251 258 <b>921</b>	134 9 26 77 165 251 258 <b>921</b>	0 0 28 28 0 0 57	0 0 0 0 0 0 0 0	82 0 2 0 48 0 0 1 <b>32</b>	0 0 0 0 0 0 0 0	51 9 25 49 89 251 258 <b>732</b>	204 1.681 2,234 187 494 1,238 1,550 <b>7,588</b>	1 18 51 21 29 155 126 <b>400</b>	266 369 543 59 537 457 201 <b>2,432</b>	-9 -2 -26 -2 -43 -43 -13 -13 -137	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	France	0 0 52 0 50 0 <b>101</b>	0 0 52 0 50 0 <b>101</b>	0 0 52 0 50 0 <b>101</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Germany	0 0 56 866 1.246 0 <b>2,168</b>	0 0 56 866 1.246 0 <b>2,168</b>	0 0 52 866 1.246 0 2,164	0 0 0 0 0 0 0 0 0	0 0 4 0 0 0 4	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Croatia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Greece	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
10 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Hungary	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Tot	Ireland	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value g	)			Derivatives with p	positive fair value	Derivatives with r	legative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Italy	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Latvia	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Lithuania	0 0 16 0 5 0 <b>21</b>	0 0 16 0 5 0 <b>21</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 16 0 5 0 <b>21</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Luxembourg	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Malta	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Netherlands	0 0 152 805 53 214 0 1,224	0 0 152 805 53 214 0 <b>1,224</b>	0 0 152 402 53 214 0 <b>822</b>	0 0 0 0 0 0 0 0 0	0 0 402 0 0 0 402	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Poland	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	palance sheet)
		of provisions) (1)			(accounting value g	1)			Derivatives with	positive fair value	Derivatives with n	egative fair value	Derivatives with	positive fair value	Derivatives with r	legative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Portugal	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0			0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0					0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Romania	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Slovakia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Slovenia	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Spain	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Sweden	0 0 0 50 <b>50</b> <b>50</b>	0 0 0 50 0 <b>50</b>	0 0 0 50 50	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	United Kingdom	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIV	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	palance sheet)
		(accounting value gross of provisions) (1)			(accounting value g (1		1		Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with r	legative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Iceland	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Liechtenstein	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Norway	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Australia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Canada	0 0 0 0 30 30 <b>30</b>	0 0 0 0 30 0 <b>30</b> 30	0 0 0 0 30 0 <b>30</b> 30	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Tot	Hong Kong	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Japan	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value g (1				Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	u.s.	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	China	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Switzerland	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other advanced economies non EEA	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Middle East	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Latin America and the Caribbean		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0			0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	



**OP** Financial Group

	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT (accounting value)				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIV	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off	balance sheet)
		(accounting value gross of provisions) (1)		(i)						positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with I	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Africa	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	Others 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 <b>0</b> <b>0</b> <b>0</b> <b>4,755</b>	0 0 0 0 0 0 <b>0</b> <b>0</b> <b>3,332</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 <b>0</b> <b>645</b>	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 <b>0</b> 778	0 0 0 0 0 0 <b>0</b> <b>0</b> <b>7,588</b>	0 0 0 0 0 0 0 <b>0</b> <b>0</b> <b>400</b>	0 0 0 0 0 0 0 <b>0</b> 2,432	0 0 0 0 0 0 0 0 0 0 0 -137	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0

#### Notes, definitions and regions:

Notes, definitions and regions: (1) The ecosours remoted cover only exposures to central, regional and local oovernments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees. Exposures to central banks should not be included here. (2) For positions in HPT This should include enose exposures (include to be included here). (2) For positions in HPT This should include enose exposures (include to be included here). (2) For positions in HPT This should include enose exposures (include to be included here). (2) For expositions in HPT This should include enose exposures (include to be included here). (2) For expositions in HPT This should include enose exposures (include to be included here). (3) For expositions in HPT This should include enose exposures (include to be included here). (4) For expositions on FEA: Instead Kerns. New Zelanda Karns Kerns. Expositions. (5) For expositions in HPT This should here. (4) For expositions in HPT Expositions. (5) For expositions. (5) For expositions (1) For expositions. (5) For



## 2016 EU-wide Stress Test - Risk exposure amounts

			Baseline scenario				
(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	36,025	36,354	36,498	36,166	37,771	39,403	40,105
Risk exposure amount for securitisations and re-securitisations	46	59	64	69	74	93	108
Risk exposure amount other credit risk	35,978	36,295	36,433	36,097	37,697	39,310	39,997
Risk exposure amount for market risk	1,840	1,840	1,840	1,840	1,840	1,840	1,840
Risk exposure amount for operational risk	3,477	3,630	3,675	3,562	3,630	3,477	3,477
Other risk exposure amounts	0	0	0	0	0	0	0
Total risk exposure amount	41,342	41,824	42,012	41,568	43,241	44,720	45,422



# 2016 EU-wide Stress Test - P&L

## **OP** Financial Group

			Baseline Scenario			Adverse Scenario	
(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	1,017	971	968	905	671	659	646
Interest income	2,479	2,609	2,724	2,589	2,823	3,004	2,804
(Interest expense)	-1,462	-1,638	-1,755	-1,684	-2,153	-2,345	-2,157
Dividend income	281	281	281	281	140	140	140
Net fee and commission income	576	576	576	576	565	565	565
Gains or (-) losses on financial assets and liabilities held for trading, net	162	73	73	73	-196	55	55
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	0				0		
Other operating income not listed above, net	125	35	18	21	12	18	21
Total operating income, net	2,161	1,938	1,917	1,857	1,192	1,437	1,427
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-78	-107	-91	-87	-208	-345	-246
Other income and expenses not listed above, net	-1,099	-1,104	-1,103	-1,103	-1,260	-1,137	-1,112
Profit or (-) loss before tax from continuing operations	985	727	723	666	-275	-45	69
(Tax expenses or (-) income related to profit or loss from continuing operations)	-162	-218	-217	-200	83	13	-21
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year	822	509	506	466	-193	-31	48
Attributable to owners of the parent	822	509	506	466	-193	-31	48
Amount of dividends paid	21	153	152	140	66	81	81
Attributable to owners of the parent net of estimated dividends	801	356	354	326	-259	-113	-33

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).



### 2016 EU-wide Stress Test: Capital

OP Financial Group

					Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	A	OWN FUNDS	9,446	9,669	9,753	9,850	8,668	8,160	7,790
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	8,053	8,332	8,574	8,827	7,331	6,981	6,767
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,689	2,689	2,689	2,689	2,689	2,689	2,689
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	4,524	4,881	5,235	5,561	4,265	4,152	4,119
	A.1.3	Accumulated other comprehensive income	-231	-231	-231	-231	-355	-355	-355
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	12	12	12	12	-32	-32	-32
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	-54	-54	-54	-54	-231	-231	-231
	A.1.4	Other Reserves	1,959	1,959	1,959	1,959	1,959	1,959	1,959
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.0	Minority interest given recognition in CET1 capital Adjustments to CET1 due to prudential filters	-151	-151	-151	-151	-151	-151	-151
	A.1.7	Augustinents to Ce 11 due to probeniul mees (-) Intangible assets (including Goodwill)	-151 -517	-151 -517	-151 -517	-151 -517	-151 -517	-151 -517	-151 -517
	A.1.9	(-) Intaligue assets (including Goodwin) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-317	-517	-517	-517	-517	-317	-517
	A.1.10	(-) Dred unit reny on nutrice processing and do not also internet internet point of interences net on associated of LS     (-) IRB shortfall of credit risk adjustments to expected losses	-302	-375	-490	-565	-462	-680	-75
	A.1.11	(·) Defined benefit pension fund assets	-48	-48	-48	-48	-157	-157	-157
	A.1.12	(-) Denineu benein personi nuno asses (-) Reciprocal cross holdings in CET1 Capital	0	0	0	-10	0	0	0
	A.1.12 A.1.13	(-) Recipitoral cross indurings in CE-11 Capital (-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0
	A.1.13	(-) Education roun Ara realis over Ara capital     (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant	0	0	0	0	0	0	0
	A.1.16	investment (-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
OWN FUNDS	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
	A.1.21	Transitional adjustments	132	127	129	132	144	138	132
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	132	132	132	132	132	132	132
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0
	A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-	0	-5	-2	0	13	6	0
	A.1.21.4	////////////////////////////////////	0	0	0	0	0	0	0
	A.1.21.5	Other transitional adjustments to CET1 Capital	0	0	0	0	0	0	0
	A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	0	0	0	0	0	0	0
	A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	141	121	101	81	121	101	81
	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	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	141	121	101	81	121	101	81
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,194	8,453	8,675	8,908	7,452	7,082	6,848
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,253	1,216	1,079	942	1,216	1,079	942
	A.4.1	Tier 2 Capital instruments	1,253	1,216	1,079	942	1,216	1,079	942
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	0	0	0
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	в	TOTAL RISK EXPOSURE AMOUNT	41,342	41,824	42,012	41,568	43,241	44,720	45,422
	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0
CAPITAL RATIOS (%)	C.1	Common Equity Tier 1 Capital ratio	19.48%	19.92%	20.41%	21.24%	16.95%	15.61%	14.90%
Transitional period	C.2	Tier 1 Capital ratio	19.82%	20.21%	20.65%	21.43%	17.23%	15.84%	15.08%
	C.3	Total Capital ratio	22.85%	23.12%	23.22%	23.70%	20.05%	18.25%	17.15%
CAPITAL RATIOS (%)	D.1	Common Equity Tier 1 Capital ratio (1)	19.16%	19.62%	20.10%	20.92%	16.62%	15.30%	14.61%
Fully loaded	D.2	Tier 1 Capital ratio (2)	19.16%	19.62%	20.10%	20.92%	16.62%	15.30%	14.61%
	D.3	Total Capital ratio (3) Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period	22.19%	22.53%	22.67%	23.18%	19.43%	17.71%	16.68%
	E	contraining or instruments who manadacury conversion into ordinary shares upon a lixed date in the 2016-2016 period     commutative conversions) (4)     Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into	0	0	0	0	0	0	0
	F	Common Equity Tier 1 or are written down upon a trigger event (5)					0	0	0
Mana	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0
Memorandum items	G.1	Total leverage ratio exposures (transitional)	113,895	113,895	113,895	113,895	113,895	113,895	113,895
	G.2	Total leverage ratio exposures (fully loaded)	113,895	113,895	113,895	113,895	113,895	113,895	113,895
	G.3	Leverage ratio (transitional)	7.19%	7.42%	7.62%	7.82%	6.54%	6.22%	6.01%
	G.4	Leverage ratio (fully loaded) .1-4.1.13-4.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0))/[B-B.1]	6.96%	7.20%	7.41%	7.63%	6.31%	6.01%	5.83%

(1) Euly loaded TC aptal ratio estimation: [A1-A12]+A12+A2+A2+A+MN(A+A22-A4.3,0)/[B-B.1] (2) Euly loaded TC aptal ratio estimation: [A1-A12]+MN(A2+A.13-A22-A2.4+MN(A+A22-A4.3,0)/[B-B.1] (3) Euly loaded TC aptal ratio estimation: [A1-A12]+A2-A2+A2+A4NN(A+A22-A4.3,0)/[B-B.1] (3) Euly loaded TC aptal ratio estimation: [A1-A12]+A2-A2+A4-MN(A+A22-A4.3,0)/[B-B.1] (4) Conversions not considered for CET1 computation (5) Excluding instruments included in row E



Information on performing and non-performing exposures<sup>1</sup>

**OP** Financial Group

				31/12/3	2015		
		Gross carrying ar	nount		Accumulated imp accumulated cha to credit risk and	nges in fair value due	Collaterals and financial
		Of which performing		n-performing	On performing	On non-performing	guarantees received on non- performing
(min EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures
Debt securities (including at amortised cost and fair value)	11,480	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0
General governments	4,099	0	0	0	0	0	0
Credit institutions	5,871	0	0	0	0	0	0
Other financial corporations	375	0	0	0	0	0	0
Non-financial corporations	1,135	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	84,501	179	1,234	1,041	39	451	666
Central banks	8,463	0	0	0	0	0	0
General governments	688	0	0	0	0	0	0
Credit institutions	678	0	0	0	1	0	0
Other financial corporations	790	0	0	0	1	0	0
Non-financial corporations	26,125	33	781	706	21	368	325
Households	47,757	146	453	335	16	83	341
DEBT INSTRUMENTS other than HFT	95,981	179	1,234	1,041	39	451	666
OFF-BALANCE SHEET EXPOSURES	19,467		74	70	0	0	11

<sup>1</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>2</sup> Insitutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>3</sup> Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



Information on forborne exposures<sup>1</sup> OP Financial Group

		31/12/2015							
	Gross carrying an with forbearance	ount of exposures measures	Accumulated impairi changes in fair value and provisions for ex forbearance measure	due to credit risk posures with	Collateral and financial guarantees received on				
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures				
Debt securities (including at amortised cost and fair value)	0	0	0	0	0				
Central banks	0	0	0	0	0				
General governments	0	0	0	0	0				
Credit institutions	0	0	0	0	0				
Other financial corporations	0	0	0	0	0				
Non-financial corporations	0	0	0	0	0				
oans and advances (including at amortised cost and fair value)	1,475	245	56	54	1,383				
Central banks	0	0	0	0	0				
General governments	0	0	0	0	0				
Credit institutions	0	0	0	0	0				
Other financial corporations	0	0	0	0	0				
Non-financial corporations	277	117	37	36	226				
Households	1,198	128	19	18	1,157				
EBT INSTRUMENTS other than HFT	1,475	245	56	54	1,383				
oan commitments given	1	0	0	0	0				

<sup>1</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30