



## 2020 EU-wide Transparency Exercise

|                     |                        |
|---------------------|------------------------|
| <b>Bank Name</b>    | Säästöpankkiliitto osk |
| <b>LEI Code</b>     | 7437005892K69S3MW344   |
| <b>Country Code</b> | FI                     |

This bank did not report data related to COVID-19 in compliance to the Moratoria Reporting and Disclosure.

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.

## 2020 EU-wide Transparency Exercise

### Key Metrics

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| (mln EUR, %)   | As of<br>31/03/2020 | As of<br>30/06/2020 | COREP CODE  | REGULATION  |
|--|---------------------|---------------------|---|---|
| <b>Available capital (amounts)</b>   |                     |                     |   |   |
| Common Equity Tier 1 (CET1) capital - transitional period  | 983                 | 1,018               | C 01.00 (r020,c010)   | Article 50 of CRR   |
| Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied  | 983                 | 1,018               | C 01.00 (r020,c010)<br>- C 05.01 (r440,c010)  | Article 50 of CRR   |
| Tier 1 capital - transitional period   | 983                 | 1,018               | C 01.00 (r015,c010)   | Article 25 of CRR   |
| Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition   | 983                 | 1,018               | C 01.00 (r015,c010)<br>- C 05.01 (r440,c010) - C 05.01 (r440,c020)  | Article 25 of CRR   |
| Total capital - transitional period  | 996                 | 1,028               | C 01.00 (r010,c010)   | Articles 4(118) and 72 of CRR   |
| Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied  | 996                 | 1,028               | C 01.00 (r010,c010) - C 05.01 (r440,c010)<br>- C 05.01 (r440,c020) - C 05.01 (r440,c030)  | Articles 4(118) and 72 of CRR   |
| <b>Risk-weighted assets (amounts)</b>  |                     |                     |   |   |
| Total risk-weighted assets   | 5,515               | 5,586               | C 02.00 (r010,c010)   | Articles 92(3), 95, 96 and 98 of CRR  |
| Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied   | 5,515               | 5,586               | C 02.00 (r010,c010)<br>- C 05.01 (r440,c040)  | Articles 92(3), 95, 96 and 98 of CRR  |
| <b>Capital ratios</b>  |                     |                     |   |   |
| Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition   | 17.83%              | 18.22%              | CA3 (1)   | -   |
| Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 17.83%              | 18.22%              | (C 01.00 (r020,c010) - C 05.01 (r440,c010)) /<br>(C 02.00 (r010,c010) - C 05.01 (r440,c040))  | -   |
| Tier 1 (as a percentage of risk exposure amount) - transitional definition   | 17.83%              | 18.22%              | CA3 (3)   | -   |
| Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied   | 17.83%              | 18.22%              | (C 01.00 (r015,c010) - C 05.01 (r440,c010) -<br>C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C<br>05.01 (r440,c040))                       | -   |
| Total capital (as a percentage of risk exposure amount) - transitional definition  | 18.06%              | 18.40%              | CA3 (5)   | -   |
| Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied                                    | 18.06%              | 18.40%              | (C 01.00 (r010,c010) - C 05.01 (r440,c010)<br>- C 05.01 (r440,c020) - C 05.01 (r440,c030)) /<br>(C 02.00 (r010,c010) - C 05.01 (r440,c040)) | -   |
| <b>Leverage ratio</b>  |                     |                     |   |   |
| Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital  | 11,739              | 11,960              | C 47.00 (r300,c010)   | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |
| Leverage ratio - using a transitional definition of Tier 1 capital   | 8.38%               | 8.51%               | C 47.00 (r340,c010)   | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |

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### Leverage ratio

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| (mln EUR, %) |   | As of<br>31/03/2020 | As of<br>30/06/2020 | COREP CODE          | REGULATION  |
|--------------|---|---------------------|---------------------|---------------------|---|
| A.1          | Tier 1 capital - transitional definition  | 983                 | 1,018               | C 47.00 (r320,c010) | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |
| A.2          | Tier 1 capital - fully phased-in definition   | 983                 | 1,018               | C 47.00 (r310,c010) |   |
| B.1          | Total leverage ratio exposures - using a transitional definition of Tier 1 capital    | 11,739              | 11,960              | C 47.00 (r300,c010) |   |
| B.2          | Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital | 11,739              | 11,960              | C 47.00 (r290,c010) |   |
| C.1          | Leverage ratio - using a transitional definition of Tier 1 capital                    | 8.4%                | 8.5%                | C 47.00 (r340,c010) |   |
| C.2          | Leverage ratio - using a fully phased-in definition of Tier 1 capital                 | 8.4%                | 8.5%                | C 47.00 (r330,c010) |   |

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### Capital

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|   |  | (min EUR, %)   | As of 31/03/2020 | As of 30/06/2020  | COREP CODE  | REGULATION   |
|---|--|--|------------------|---|---|--|
| <b>OWN FUNDS<br/>Transitional period</b>          | <b>A</b>   | <b>OWN FUNDS</b>   | <b>996</b>       | <b>1,028</b>  | C 01.00 (r010,c010)   | Articles 4(118) and 72 of CRR  |
|   | <b>A.1</b>   | <b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>                                | <b>983</b>       | <b>1,018</b>  | C 01.00 (r020,c010)   | Article 50 of CRR  |
|   | A.1.1  | Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)                             | 55               | 55  | C 01.00 (r030,c010)   | Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR   |
|   | A.1.2  | Retained earnings  | 762              | 749   | C 01.00 (r130,c010)   | Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR   |
|   | A.1.3  | Accumulated other comprehensive income   | 0                | 0   | C 01.00 (r180,c010)   | Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR   |
|   | A.1.4  | Other Reserves   | 207              | 255   | C 01.00 (r200,c010)   | Articles 4(117) and 26(1) point (e) of CRR   |
|   | A.1.5  | Funds for general banking risk   | 0                | 0   | C 01.00 (r210,c010)   | Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR   |
|   | A.1.6  | Minority interest given recognition in CET1 capital  | 0                | 0   | C 01.00 (r230,c010)   | Article 84 of CRR  |
|   | A.1.7  | Adjustments to CET1 due to prudential filters  | -3               | -3  | C 01.00 (r250,c010)   | Articles 32 to 35 of and 36 (1) point (f) of CRR   |
|   | A.1.8  | (-) Intangible assets (including Goodwill)   | -32              | -34   | C 01.00 (r300,c010) + C 01.00 (r340,c010)   | Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR   |
|   | A.1.9  | (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs                      | 0                | 0   | C 01.00 (r370,c010)   | Articles 36(1) point (c) and 38 of CRR   |
|   | A.1.10   | (-) IRB shortfall of credit risk adjustments to expected losses  | 0                | 0   | C 01.00 (r380,c010)   | Articles 36(1) point (d), 40 and 159 of CRR  |
|   | A.1.11   | (-) Defined benefit pension fund assets  | 0                | 0   | C 01.00 (r390,c010)   | Articles 4(109), 36(1) point (e) and 41 of CRR   |
|   | A.1.12   | (-) Reciprocal cross holdings in CET1 Capital  | 0                | 0   | C 01.00 (r430,c010)   | Articles 4(122), 36(1) point (g) and 44 of CRR   |
|   | A.1.13   | (-) Excess deduction from AT1 items over AT1 Capital   | 0                | 0   | C 01.00 (r440,c010)   | Article 36(1) point (j) of CRR   |
|   | A.1.14   | (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight  | 0                | 0   | C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)                       | Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR. |
|   | A.1.14.1   | Of which: from securitisation positions (-)  | 0                | 0   | C 01.00 (r460,c010)   | Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR   |
|   | A.1.15   | (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment | 0                | 0   | C 01.00 (r480,c010)   | Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR  |
|   | A.1.16   | (-) Deductible DTAs that rely on future profitability and arise from temporary differences   | -5               | -4  | C 01.00 (r490,c010)   | Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR   |
|   | A.1.17   | (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment           | 0                | 0   | C 01.00 (r500,c010)   | Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR   |
|   | A.1.18   | (-) Amount exceeding the 17.65% threshold  | 0                | 0   | C 01.00 (r510,c010)   | Article 48 of CRR  |
|   | A.1.19   | (-) Additional deductions of CET1 Capital due to Article 3 CRR   | 0                | 0   | C 01.00 (r524,c010)   | Article 3 CRR  |
|   | A.1.20   | CET1 capital elements or deductions - other  | 0                | 0   | C 01.00 (r529,c010)   | -  |
|   | A.1.21   | Transitional adjustments   | 0                | 0   | CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}  | -  |
|   | A.1.21.1   | Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)   | 0                | 0   | C 01.00 (r220,c010)   | Articles 483(1) to (3), and 484 to 487 of CRR  |
|   | A.1.21.2   | Transitional adjustments due to additional minority interests (+/-)  | 0                | 0   | C 01.00 (r240,c010)   | Articles 479 and 480 of CRR  |
|   | A.1.21.3   | Other transitional adjustments to CET1 Capital (+/-)   | 0                | 0   | C 01.00 (r520,c010)   | Articles 469 to 472, 478 and 481 of CRR  |
|   | <b>A.2</b>   | <b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>  | <b>0</b>         | <b>0</b>  | C 01.00 (r530,c010)   | Article 61 of CRR  |
|   | A.2.1  | Additional Tier 1 Capital instruments  | 0                | 0   | C 01.00 (r540,c010) + C 01.00 (r670,c010)   |  |
|   | A.2.2  | (-) Excess deduction from T2 items over T2 capital   | 0                | 0   | C 01.00 (r720,c010)   |  |
|   | A.2.3  | Other Additional Tier 1 Capital components and deductions  | 0                | 0   | C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010) |  |
|   | A.2.4  | Additional Tier 1 transitional adjustments   | 0                | 0   | C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)   |  |
|   | <b>A.3</b>   | <b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>   | <b>983</b>       | <b>1,018</b>  | C 01.00 (r015,c010)   | Article 25 of CRR  |
| <b>A.4</b>  | <b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b> | <b>13</b>  | <b>10</b>        | C 01.00 (r750,c010)   | Article 71 of CRR   |  |
| A.4.1   | Tier 2 Capital instruments   | 13   | 10               | C 01.00 (r760,c010) + C 01.00 (r890,c010)   |   |  |
| A.4.2   | Other Tier 2 Capital components and deductions                               | 0  | 0                | C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010) |   |  |
| A.4.3   | Tier 2 transitional adjustments  | 0  | 0                | C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)   |   |  |
| <b>OWN FUNDS REQUIREMENTS</b>                     | <b>B</b>   | <b>TOTAL RISK EXPOSURE AMOUNT</b>  | 5,515            | 5,586   | C 02.00 (r010,c010)   | Articles 92(3), 95, 96 and 98 of CRR   |
|   | B.1  | Of which: Transitional adjustments included  | 0                | 0   | C 05.01 (r010,c040)   |  |
| <b>CAPITAL RATIOS (%)<br/>Transitional period</b> | <b>C.1</b>   | <b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>  | <b>17.83%</b>    | <b>18.22%</b>   | CA3 {1}   | -  |
|   | <b>C.2</b>   | <b>TIER 1 CAPITAL RATIO (transitional period)</b>  | <b>17.83%</b>    | <b>18.22%</b>   | CA3 {3}   | -  |
|   | <b>C.3</b>   | <b>TOTAL CAPITAL RATIO (transitional period)</b>   | <b>18.06%</b>    | <b>18.40%</b>   | CA3 {5}   | -  |
| CET1 Capital Fully loaded                         | <b>D</b>   | <b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>   | <b>983</b>       | <b>1,018</b>  | [A.1-A.1.13-A.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)]  | -  |
| CET1 RATIO (%) Fully loaded <sup>1</sup>          | <b>E</b>   | <b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>   | <b>17.83%</b>    | <b>18.22%</b>   | [D.1]/[B-B.1]   | -  |
| <b>Memo items</b>                                 | <b>F</b>   | <b>Adjustments to CET1 due to IFRS 9 transitional arrangements</b>   | 0                | 0   | C 05.01 (r440,c010)   |  |
|   | <b>F</b>   | <b>Adjustments to AT1 due to IFRS 9 transitional arrangements</b>  | 0                | 0   | C 05.01 (r440,c020)   |  |
|   | <b>F</b>   | <b>Adjustments to T2 due to IFRS 9 transitional arrangements</b>   | 0                | 0   | C 05.01 (r440,c030)   |  |
|   | <b>F</b>   | <b>Adjustments included in RWAs due to IFRS 9 transitional arrangements</b>  | 0                | 0   | C 05.01 (r440,c040)   |  |

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

## 2020 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

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| (mln EUR, %)   | RWAs             |                  | COREP CODE   |
|--|------------------|------------------|--|
|  | As of 31/03/2020 | As of 30/06/2020 |  |
| Credit risk (excluding CCR and Securitisations) <sup>1</sup>       | 4,856            | 4,917            | C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)] |
| Of which the standardised approach                                 | 4,856            | 4,917            | C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]  |
| Of which the foundation IRB (FIRB) approach                        | 0                | 0                | C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]  |
| Of which the advanced IRB (AIRB) approach                          | 0                | 0                | C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]  |
| Of which equity IRB  | 0                | 0                | C 02.00 (R420, c010)   |
| Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>         | 22               | 22               | C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]   |
| Credit valuation adjustment - CVA                                  | 109              | 116              | C 02.00 (R640, c010)   |
| Settlement risk  | 0                | 0                | C 02.00 (R490, c010)   |
| Securitisation exposures in the banking book (after the cap)       | 0                | 0                | C 02.00 (R470, c010)   |
| Position, foreign exchange and commodities risks (Market risk)     | 27               | 30               | C 02.00 (R520, c010)   |
| Of which the standardised approach                                 | 27               | 30               | C 02.00 (R530, c010)   |
| Of which IMA   | 0                | 0                | C 02.00 (R580, c010)   |
| Of which securitisations and resecuritisations in the trading book | 0                | 0                | C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5  |
| Large exposures in the trading book                                | 0                | 0                | C 02.00 (R680, c010)   |
| Operational risk   | 500              | 500              | C 02.00 (R590, c010)   |
| Of which basic indicator approach                                  | 500              | 500              | C 02.00 (R600, c010)   |
| Of which standardised approach                                     | 0                | 0                | C 02.00 (R610, c010)   |
| Of which advanced measurement approach                             | 0                | 0                | C 02.00 (R620, c010)   |
| Other risk exposure amounts  | 0                | 0                | C 02.00 (R630, c010) + C 02.00 (R690, c010)  |
| <b>Total</b>   | <b>5,515</b>     | <b>5,586</b>     |  |

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

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



## 2020 EU-wide Transparency Exercise

### P&L

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| (mln EUR)  | As of 31/03/2020 | As of 30/06/2020 |
|--|------------------|------------------|
| Interest income  | 46               | 92               |
| Of which debt securities income  | 3                | 6                |
| Of which loans and advances income   | 36               | 72               |
| Interest expenses  | 6                | 12               |
| (Of which deposits expenses)   | 2                | 4                |
| (Of which debt securities issued expenses)   | 3                | 6                |
| (Expenses on share capital repayable on demand)  | 0                | 0                |
| Dividend income  | 5                | 3                |
| Net Fee and commission income  | 25               | 50               |
| Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net | 1                | 1                |
| Gains or (-) losses on financial assets and liabilities held for trading, net  | 0                | 0                |
| Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net  | -39              | -13              |
| Gains or (-) losses from hedge accounting, net   | -2               | 0                |
| Exchange differences [gain or (-) loss], net   | 0                | 0                |
| Net other operating income /(expenses)   | -3               | 2                |
| <b>TOTAL OPERATING INCOME, NET</b>   | <b>27</b>        | <b>123</b>       |
| (Administrative expenses)  | 44               | 88               |
| (Cash contributions to resolution funds and deposit guarantee schemes)   | 7                | 7                |
| (Depreciation)   | 4                | 9                |
| Modification gains or (-) losses, net  | 0                | 0                |
| (Provisions or (-) reversal of provisions)   | 0                | 0                |
| (Payment commitments to resolution funds and deposit guarantee schemes)  | 0                | 0                |
| (Commitments and guarantees given)   | 0                | 0                |
| (Other provisions)   | 0                | 0                |
| Of which pending legal issues and tax litigation <sup>1</sup>  | 0                | 0                |
| Of which restructuring <sup>1</sup>  | 0                | 0                |
| (Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>   | 0                | 0                |
| (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)   | 2                | 9                |
| (Financial assets at fair value through other comprehensive income)  | 2                | 3                |
| (Financial assets at amortised cost)   | 0                | 6                |
| (Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)                         | 0                | 0                |
| (of which Goodwill)  | 0                | 0                |
| Negative goodwill recognised in profit or loss   | 0                | 0                |
| Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates  | 0                | 0                |
| Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations                         | 0                | 0                |
| <b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>  | <b>-23</b>       | <b>9</b>         |
| <b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>   | <b>-19</b>       | <b>7</b>         |
| Profit or (-) loss after tax from discontinued operations  | 0                | 0                |
| <b>PROFIT OR (-) LOSS FOR THE YEAR</b>   | <b>-19</b>       | <b>7</b>         |
| Of which attributable to owners of the parent  | -18              | 7                |

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

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

## 2020 EU-wide Transparency Exercise

### Total Assets: fair value and impairment distribution

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| ASSETS:   |  | As of 31/03/2020 |                      |         |         | As of 30/06/2020 |                      |         |         | References   |
|---|--|------------------|----------------------|---------|---------|------------------|----------------------|---------|---------|--|
|   |  | Carrying amount  | Fair value hierarchy |         |         | Carrying amount  | Fair value hierarchy |         |         |  |
|   |  |                  | Level 1              | Level 2 | Level 3 |                  | Level 1              | Level 2 | Level 3 |  |
| Cash, cash balances at central banks and other demand deposits                  |  | 998              |                      |         |         | 1,142            |                      |         |         | IAS 1.54 (i)   |
| Financial assets held for trading   |  | 0                | 0                    | 0       | 0       | 0                | 0                    | 0       | 0       | IFRS 7.8(a)(ii); IFRS 9. Appendix A                  |
| Non-trading financial assets mandatorily at fair value through profit or loss   |  | 369              | 351                  | 0       | 17      | 385              | 364                  | 1       | 20      | IFRS 7.8(a)(ii); IFRS 9.4.1.4                        |
| Financial assets designated at fair value through profit or loss                |  | 0                | 0                    | 0       | 0       | 0                | 0                    | 0       | 0       | IFRS 7.8(a)(i); IFRS 9.4.1.5                         |
| Financial assets at fair value through other comprehensive income               |  | 655              | 617                  | 7       | 31      | 721              | 686                  | 3       | 32      | IFRS 7.8(h); IFRS 9.4.1.2A                           |
| Financial assets at amortised cost  |  | 9,168            |                      |         |         | 9,243            |                      |         |         | IFRS 7.8(f); IFRS 9.4.1.2                            |
| Derivatives – Hedge accounting  |  | 86               | 0                    | 86      | 0       | 87               | 0                    | 87      | 0       | IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26 |
| Fair value changes of the hedged items in portfolio hedge of interest rate risk |  | 1                |                      |         |         | 0                |                      |         |         | IAS 39.89A(a); IFRS 9.6.5.8                          |
| Other assets <sup>1</sup>   |  | 260              |                      |         |         | 225              |                      |         |         |  |
| TOTAL ASSETS  |  | 11,537           |                      |         |         | 11,803           |                      |         |         | IAS 1.9(a), IG 6                                     |

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

| Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup> |                    | As of 31/03/2020  |  |                                   |   |  |                                   | As of 30/06/2020  |  |                                   |   |  |                                   | References                |
|---|--------------------|---|--|-----------------------------------|---|--|-----------------------------------|---|--|-----------------------------------|---|--|-----------------------------------|---------------------------|
|   |                    | Gross carrying amount   |  |                                   | Accumulated impairment  |  |                                   | Gross carrying amount   |  |                                   | Accumulated impairment  |  |                                   |                           |
|   |                    | Stage 1<br>Assets without significant increase in credit risk since initial recognition | Stage 2<br>Assets with significant increase in credit risk since initial recognition but not credit-impaired | Stage 3<br>Credit-impaired assets | Stage 1<br>Assets without significant increase in credit risk since initial recognition | Stage 2<br>Assets with significant increase in credit risk since initial recognition but not credit-impaired | Stage 3<br>Credit-impaired assets | Stage 1<br>Assets without significant increase in credit risk since initial recognition | Stage 2<br>Assets with significant increase in credit risk since initial recognition but not credit-impaired | Stage 3<br>Credit-impaired assets | Stage 1<br>Assets without significant increase in credit risk since initial recognition | Stage 2<br>Assets with significant increase in credit risk since initial recognition but not credit-impaired | Stage 3<br>Credit-impaired assets |                           |
| Financial assets at fair value through other comprehensive income                   | Debt securities    | 627   | 4  | 0                                 | -3  | -2   | 0                                 | 685   | 4  | 7                                 | -3  | 0  | -3                                | Annex V. Part 1.31, 44(b) |
|   | Loans and advances | 0   | 0  | 0                                 | 0   | 0  | 0                                 | 0   | 0  | 0                                 | 0   | 0  | 0                                 | Annex V. Part 1.32, 44(a) |
| Financial assets at amortised cost  | Debt securities    | 38  | 0  | 0                                 | 0   | 0  | 0                                 | 15  | 0  | 0                                 | 0   | 0  | 0                                 | Annex V. Part 1.31, 44(b) |
|   | Loans and advances | 8,286   | 664  | 218                               | -4  | -3   | -29                               | 8,647   | 395  | 228                               | -5  | -2   | -35                               | Annex V. Part 1.32, 44(a) |

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

## 2020 EU-wide Transparency Exercise

### Breakdown of liabilities

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(mln EUR)

| LIABILITIES:  | Carrying amount  |                  | References                                 |
|---|------------------|------------------|--|
|   | As of 31/03/2020 | As of 30/06/2020 |  |
| Financial liabilities held for trading  | 0                | 0                | IFRS 7.8 (e) (ii); IFRS 9.BA.6             |
| Trading financial liabilities <sup>1</sup>  | 0                | 0                | Accounting Directive art 8(1)(a),(3),(6)   |
| Financial liabilities designated at fair value through profit or loss                         | 0                | 0                | IFRS 7.8 (e)(i); IFRS 9.4.2.2              |
| Financial liabilities measured at amortised cost  | 10,292           | 10,535           | IFRS 7.8(g); IFRS 9.4.2.1                  |
| Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup> | 0                | 0                | Accounting Directive art 8(3)              |
| Derivatives – Hedge accounting  | 3                | 2                | IFRS 9.6.2.1; Annex V.Part 1.26            |
| Fair value changes of the hedged items in portfolio hedge of interest rate risk               | 71               | 73               | IAS 39.89A(b), IFRS 9.6.5.8                |
| Provisions  | 4                | 4                | IAS 37.10; IAS 1.54(l)                     |
| Tax liabilities   | 46               | 53               | IAS 1.54(n-o)                              |
| Share capital repayable on demand   | 0                | 0                | IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12   |
| Other liabilities   | 79               | 59               | Annex V.Part 2.13                          |
| Liabilities included in disposal groups classified as held for sale                           | 0                | 0                | IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14 |
| Haircuts for trading liabilities at fair value <sup>1</sup>                                   | 0                | 0                | Annex V Part 1.29                          |
| <b>TOTAL LIABILITIES</b>  | <b>10,495</b>    | <b>10,725</b>    | <b>IAS 1.9(b);IG 6</b>                     |
| <b>TOTAL EQUITY</b>   | <b>1,041</b>     | <b>1,077</b>     | <b>IAS 1.9(c), IG 6</b>                    |
| <b>TOTAL EQUITY AND TOTAL LIABILITIES</b>   | <b>11,537</b>    | <b>11,803</b>    | <b>IAS 1.IG6</b>                           |

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



## 2020 EU-wide Transparency Exercise

### Breakdown of liabilities

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(mln EUR)

| Breakdown of financial liabilities by instrument and by counterparty sector |   | Carrying amount  |                             | References                                |
|---|---|------------------|-----------------------------|---|
|   |   | As of 31/03/2020 | As of 30/06/2020            |   |
| Derivatives   |   | 3                | 2                           | IFRS 9.BA.7(a); CRR Annex II              |
| Short positions   | Equity instruments                              | 0                | 0                           | IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5 |
|   | Debt securities                                 | 0                | 0                           | Annex V.Part 1.31                         |
| Deposits  | Central banks                                   | 28               | 104                         | Annex V.Part 1.42(a), 44(c)               |
|   | of which: Current accounts / overnight deposits | 0                | 0                           | ECB/2013/33 Annex 2.Part 2.9.1            |
|   | General governments                             | 398              | 455                         | Annex V.Part 1.42(b), 44(c)               |
|   | of which: Current accounts / overnight deposits | 53               | 59                          | ECB/2013/33 Annex 2.Part 2.9.1            |
|   | Credit institutions                             | 292              | 362                         | Annex V.Part 1.42(c),44(c)                |
|   | of which: Current accounts / overnight deposits | 61               | 73                          | ECB/2013/33 Annex 2.Part 2.9.1            |
|   | Other financial corporations                    | 207              | 233                         | Annex V.Part 1.42(d),44(c)                |
|   | of which: Current accounts / overnight deposits | 120              | 162                         | ECB/2013/33 Annex 2.Part 2.9.1            |
|   | Non-financial corporations                      | 1,165            | 1,294                       | Annex V.Part 1.42(e), 44(c)               |
|   | of which: Current accounts / overnight deposits | 888              | 1,013                       | ECB/2013/33 Annex 2.Part 2.9.1            |
|   | Households                                      | 5,316            | 5,427                       | Annex V.Part 1.42(f), 44(c)               |
| of which: Current accounts / overnight deposits                             | 2,061   | 2,175            | Annex V.Part 1.42(f), 44(c) |   |
| Debt securities issued  |   | 2,882            | 2,646                       | Annex V.Part 1.37, Part 2.98              |
| Of which: Subordinated Debt securities issued                               |   | 52               | 52                          | Annex V.Part 1.37                         |
| Other financial liabilities   |   | 3                | 14                          | Annex V.Part 1.38-41                      |
| <b>TOTAL FINANCIAL LIABILITIES</b>  |   | <b>10,295</b>    | <b>10,537</b>               |   |

### 2020 EU-wide Transparency Exercise

Market Risk  
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|                         | SA                         |                            | IM  |                       |  |                            |   |              |  |                          |              |                            | IM  |                       |  |                            |   |              |  |                          |              |                            |          |   |
|-------------------------|----------------------------|----------------------------|---|-----------------------|--|----------------------------|---|--------------|--|--------------------------|--------------|----------------------------|---|-----------------------|--|----------------------------|---|--------------|--|--------------------------|--------------|----------------------------|----------|---|
|                         | TOTAL RISK EXPOSURE AMOUNT | TOTAL RISK EXPOSURE AMOUNT | VaR ( <i>Memorandum item</i> )  |                       | STRESSED VaR ( <i>Memorandum item</i> )                                    |                            | INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE |              | ALL PRICE RISKS CAPITAL CHARGE FOR CTP |                          |              | TOTAL RISK EXPOSURE AMOUNT | VaR ( <i>Memorandum item</i> )  |                       | STRESSED VaR ( <i>Memorandum item</i> )                                    |                            | INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE |              | ALL PRICE RISKS CAPITAL CHARGE FOR CTP |                          |              | TOTAL RISK EXPOSURE AMOUNT |          |   |
|                         |                            |                            | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS DAY (VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) | LATEST AVAILABLE (SVaRt-1) | 12 WEEKS AVERAGE MEASURE                              | LAST MEASURE | FLOOR                                  | 12 WEEKS AVERAGE MEASURE | LAST MEASURE |                            | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS DAY (VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) | LATEST AVAILABLE (SVaRt-1) | 12 WEEKS AVERAGE MEASURE                              | LAST MEASURE | FLOOR                                  | 12 WEEKS AVERAGE MEASURE | LAST MEASURE |                            |          |   |
| As of 31/03/2020        | As of 30/06/2020           | As of 31/03/2020           |   |                       |  |                            |   |              |  |                          |              | As of 30/06/2020           |   |                       |  |                            |   |              |  |                          |              |                            |          |   |
| (min EUR)               |                            |                            |   |                       |  |                            |   |              |  |                          |              |                            |   |                       |  |                            |   |              |  |                          |              |                            |          |   |
| Traded Debt Instruments | 0                          | 0                          | 0   | 0                     | 0  | 0                          | 0   | 0            | 0                                      | 0                        | 0            | 0                          | 0   | 0                     | 0  | 0                          | 0   | 0            | 0                                      | 0                        | 0            | 0                          | 0        | 0 |
| Of which: General risk  | 0                          | 0                          | 0   | 0                     | 0  | 0                          | 0   | 0            | 0                                      | 0                        | 0            | 0                          | 0   | 0                     | 0  | 0                          | 0   | 0            | 0                                      | 0                        | 0            | 0                          | 0        | 0 |
| Of which: Specific risk | 0                          | 0                          | 0   | 0                     | 0  | 0                          | 0   | 0            | 0                                      | 0                        | 0            | 0                          | 0   | 0                     | 0  | 0                          | 0   | 0            | 0                                      | 0                        | 0            | 0                          | 0        | 0 |
| Equities                | 0                          | 0                          | 0   | 0                     | 0  | 0                          | 0   | 0            | 0                                      | 0                        | 0            | 0                          | 0   | 0                     | 0  | 0                          | 0   | 0            | 0                                      | 0                        | 0            | 0                          | 0        | 0 |
| Of which: General risk  | 0                          | 0                          | 0   | 0                     | 0  | 0                          | 0   | 0            | 0                                      | 0                        | 0            | 0                          | 0   | 0                     | 0  | 0                          | 0   | 0            | 0                                      | 0                        | 0            | 0                          | 0        | 0 |
| Of which: Specific risk | 0                          | 0                          | 0   | 0                     | 0  | 0                          | 0   | 0            | 0                                      | 0                        | 0            | 0                          | 0   | 0                     | 0  | 0                          | 0   | 0            | 0                                      | 0                        | 0            | 0                          | 0        | 0 |
| Foreign exchange risk   | 27                         | 0                          | 0   | 0                     | 0  | 0                          | 0   | 0            | 0                                      | 0                        | 0            | 0                          | 0   | 0                     | 0  | 0                          | 0   | 0            | 0                                      | 0                        | 0            | 0                          | 0        | 0 |
| Commodities risk        | 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>Total</b>            | <b>27</b>                  | <b>0</b>                   | <b>0</b>  | <b>0</b>              | <b>0</b>   | <b>0</b>                   | <b>0</b>  | <b>0</b>     | <b>0</b>                               | <b>0</b>                 | <b>0</b>     | <b>0</b>                   | <b>0</b>  | <b>0</b>              | <b>0</b>   | <b>0</b>                   | <b>0</b>  | <b>0</b>     | <b>0</b>                               | <b>0</b>                 | <b>0</b>     | <b>0</b>                   | <b>0</b> |   |

Market risk template does not include CTU positions under the particular approach for position risk in CTUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

|   |   | Standardised Approach          |                             |                      |                                  |                                |                             |                      |                                  |
|---|---|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|
|   |   | As of 31/03/2020               |                             |                      |                                  | As of 30/06/2020               |                             |                      |                                  |
|   |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions |
| (m EUR, %)                                |   |                                |                             |                      |                                  |                                |                             |                      |                                  |
| Consolidated data                         | Central governments or central banks                              | 1,240                          | 1,251                       | 0                    |                                  | 1,365                          | 1,911                       | 0                    |                                  |
|   | Regional governments or local authorities                         | 23                             | 40                          | 0                    |                                  | 22                             | 38                          | 0                    |                                  |
|   | Public sector entities  | 0                              | 0                           | 0                    |                                  | 2                              | 2                           | 0                    |                                  |
|   | Multilateral Development Banks                                    | 76                             | 84                          | 0                    |                                  | 1                              | 9                           | 0                    |                                  |
|   | International Organisations                                       | 0                              | 0                           | 0                    |                                  | 0                              | 0                           | 0                    |                                  |
|   | Institutions  | 173                            | 175                         | 42                   |                                  | 179                            | 181                         | 43                   |                                  |
|   | Corporates  | 1,257                          | 1,155                       | 1,088                |                                  | 1,329                          | 1,220                       | 1,147                |                                  |
|   | of which: SME   | 700                            | 549                         | 514                  |                                  | 721                            | 554                         | 517                  |                                  |
|   | Retail  | 2,114                          | 1,261                       | 874                  |                                  | 2,156                          | 1,262                       | 875                  |                                  |
|   | of which: SME   | 507                            | 399                         | 228                  |                                  | 532                            | 399                         | 228                  |                                  |
|   | Secured by mortgages on immovable property                        | 6,665                          | 6,575                       | 2,259                |                                  | 6,796                          | 6,654                       | 2,284                |                                  |
|   | of which: SME   | 782                            | 754                         | 220                  |                                  | 837                            | 808                         | 236                  |                                  |
|   | Exposures in default  | 107                            | 80                          | 90                   | 20                               | 90                             | 63                          | 69                   | 23                               |
|   | Items associated with particularly high risk                      | 8                              | 8                           | 12                   |                                  | 8                              | 8                           | 12                   |                                  |
|   | Covered bonds   | 40                             | 40                          | 4                    |                                  | 39                             | 39                          | 4                    |                                  |
|   | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |                                  | 0                              | 0                           | 0                    |                                  |
| Collective investments undertakings (CIU) | 323   | 323                            | 290                         |                      | 339                              | 339                            | 310                         |                      |                                  |
| Equity                                    | 39  | 39                             | 76                          |                      | 41                               | 41                             | 69                          |                      |                                  |
| Other exposures                           | 158   | 158                            | 142                         |                      | 143                              | 143                            | 127                         |                      |                                  |
| Standardised Total <sup>2</sup>           | 12,222  | 11,691                         | 4,878                       | 38                   | 12,451                           | 11,909                         | 4,939                       | 43                   |                                  |

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

|   |   | Standardised Approach          |                             |                      |   |                                |                             |                      |   |
|---|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|   |   | As of 31/03/2020               |                             |                      |   | As of 30/06/2020               |                             |                      |   |
|   |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| (m EUR, %)                                |   |                                |                             |                      |   |                                |                             |                      |   |
| FINLAND                                   | Central governments or central banks                              | 1,060                          | 1,570                       | 0                    |   | 1,194                          | 1,739                       | 0                    |   |
|   | Regional governments or local authorities                         | 23                             | 40                          | 0                    |   | 22                             | 38                          | 0                    |   |
|   | Public sector entities  | 0                              | 0                           | 0                    |   | 2                              | 2                           | 0                    |   |
|   | Multilateral Development Banks                                    | 75                             | 83                          | 0                    |   | 8                              | 8                           | 0                    |   |
|   | International Organisations                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Institutions  | 110                            | 112                         | 23                   |   | 115                            | 117                         | 24                   |   |
|   | Corporates  | 1,083                          | 982                         | 914                  |   | 1,145                          | 1,035                       | 962                  |   |
|   | of which: SME   | 700                            | 549                         | 514                  |   | 721                            | 554                         | 517                  |   |
|   | Retail  | 2,107                          | 1,256                       | 871                  |   | 2,149                          | 1,258                       | 872                  |   |
|   | of which: SME   | 507                            | 399                         | 228                  |   | 532                            | 399                         | 228                  |   |
|   | Secured by mortgages on immovable property                        | 6,650                          | 6,563                       | 2,254                |   | 6,723                          | 6,641                       | 2,279                |   |
|   | of which: SME   | 782                            | 754                         | 220                  |   | 837                            | 808                         | 236                  |   |
|   | Exposures in default  | 106                            | 80                          | 90                   | 20  | 90                             | 62                          | 69                   | 23  |
|   | Items associated with particularly high risk                      | 8                              | 8                           | 12                   |   | 8                              | 8                           | 12                   |   |
|   | Covered bonds   | 7                              | 7                           | 1                    |   | 7                              | 7                           | 1                    |   |
|   | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| Collective investments undertakings (CIU) | 219   | 219                            | 185                         |                      | 224   | 224                            | 194                         |                      |   |
| Equity                                    | 35  | 35                             | 73                          |                      | 36  | 36                             | 64                          |                      |   |
| Other exposures                           | 158   | 158                            | 142                         |                      | 143   | 143                            | 127                         |                      |   |
| Standardised Total <sup>2</sup>           |   |                                |                             | 37                   |   |                                |                             | 43                   |   |

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

|   |   | Standardised Approach          |                             |                      |   |                                |                             |                      |   |
|---|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|   |   | As of 31/03/2020               |                             |                      |   | As of 30/06/2020               |                             |                      |   |
|   |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| (m EUR, %)                                |   |                                |                             |                      |   |                                |                             |                      |   |
| Country of Counterpart 2                  | Central governments or central banks                              | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Regional governments or local authorities                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Public sector entities  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Multilateral Development Banks                                    | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | International Organisations                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Institutions  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Corporates  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Retail  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Secured by mortgages on immovable property                        | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Exposures in default  | 0                              | 0                           | 0                    | 0   | 0                              | 0                           | 0                    | 0   |
|   | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Covered bonds   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| Collective investments undertakings (CIU) | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Equity                                    | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Other exposures                           | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Standardised Total <sup>2</sup>           |   |                                |                             | 0                    |   |                                |                             | 0                    |   |

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

|   |   | Standardised Approach          |                             |                      |   |                                |                             |                      |   |
|---|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|   |   | As of 31/03/2020               |                             |                      |   | As of 30/06/2020               |                             |                      |   |
|   |   | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| (m EUR, %)                                |   |                                |                             |                      |   |                                |                             |                      |   |
| Country of Counterpart 3                  | Central governments or central banks                              | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Regional governments or local authorities                         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Public sector entities  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Multilateral Development Banks                                    | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | International Organisations                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Institutions  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Corporates  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Retail  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Secured by mortgages on immovable property                        | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Exposures in default  | 0                              | 0                           | 0                    | 0   | 0                              | 0                           | 0                    | 0   |
|   | Items associated with particularly high risk                      | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Covered bonds   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Claims on institutions and corporates with a ST credit assessment | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| Collective investments undertakings (CIU) | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Equity                                    | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Other exposures                           | 0   | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Standardised Total <sup>2</sup>           |   |                                |                             | 0                    |   |                                |                             | 0                    |   |

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

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|   |  | Standardised Approach          |                             |                      |   |                                |                             |                      |   |
|---|--|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|   |  | As of 31/03/2020               |                             |                      |   | As of 30/06/2020               |                             |                      |   |
|   |  | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| (m EUR, %)  |  |                                |                             |                      |   |                                |                             |                      |   |
| Country of Counterpart 4  | Central governments or central banks         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Regional governments or local authorities    | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Public sector entities                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Multilateral Development Banks               | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | International Organisations                  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Institutions                                 | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Corporates                                   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME                                | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Retail                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME                                | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Secured by mortgages on immovable property   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME                                | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Exposures in default                         | 0                              | 0                           | 0                    | 0   | 0                              | 0                           | 0                    | 0   |
|   | Items associated with particularly high risk | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Covered bonds                                | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| Claims on institutions and corporates with a ST credit assessment | 0  | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Collective investments undertakings (CIU)                         | 0  | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Equity  | 0  | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Other exposures   | 0  | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Standardised Total <sup>2</sup>                                   | 0  | 0                              | 0                           | 0                    | 0   | 0                              | 0                           | 0                    |   |

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

|   |  | Standardised Approach          |                             |                      |   |                                |                             |                      |   |
|---|--|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|   |  | As of 31/03/2020               |                             |                      |   | As of 30/06/2020               |                             |                      |   |
|   |  | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| (m EUR, %)  |  |                                |                             |                      |   |                                |                             |                      |   |
| Country of Counterpart 5  | Central governments or central banks         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Regional governments or local authorities    | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Public sector entities                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Multilateral Development Banks               | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | International Organisations                  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Institutions                                 | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Corporates                                   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME                                | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Retail                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME                                | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Secured by mortgages on immovable property   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME                                | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Exposures in default                         | 0                              | 0                           | 0                    | 0   | 0                              | 0                           | 0                    | 0   |
|   | Items associated with particularly high risk | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Covered bonds                                | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| Claims on institutions and corporates with a ST credit assessment | 0  | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Collective investments undertakings (CIU)                         | 0  | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Equity  | 0  | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Other exposures   | 0  | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Standardised Total <sup>2</sup>                                   | 0  | 0                              | 0                           | 0                    | 0   | 0                              | 0                           | 0                    |   |

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

|   |  | Standardised Approach          |                             |                      |   |                                |                             |                      |   |
|---|--|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|   |  | As of 31/03/2020               |                             |                      |   | As of 30/06/2020               |                             |                      |   |
|   |  | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| (m EUR, %)  |  |                                |                             |                      |   |                                |                             |                      |   |
| Country of Counterpart 6  | Central governments or central banks         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Regional governments or local authorities    | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Public sector entities                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Multilateral Development Banks               | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | International Organisations                  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Institutions                                 | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Corporates                                   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME                                | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Retail                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME                                | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Secured by mortgages on immovable property   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME                                | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Exposures in default                         | 0                              | 0                           | 0                    | 0   | 0                              | 0                           | 0                    | 0   |
|   | Items associated with particularly high risk | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Covered bonds                                | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| Claims on institutions and corporates with a ST credit assessment | 0  | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Collective investments undertakings (CIU)                         | 0  | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Equity  | 0  | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Other exposures   | 0  | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Standardised Total <sup>2</sup>                                   | 0  | 0                              | 0                           | 0                    | 0   | 0                              | 0                           | 0                    |   |

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

|   |  | Standardised Approach          |                             |                      |   |                                |                             |                      |   |
|---|--|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|   |  | As of 31/03/2020               |                             |                      |   | As of 30/06/2020               |                             |                      |   |
|   |  | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| (m EUR, %)  |  |                                |                             |                      |   |                                |                             |                      |   |
| Country of Counterpart 7  | Central governments or central banks         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Regional governments or local authorities    | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Public sector entities                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Multilateral Development Banks               | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | International Organisations                  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Institutions                                 | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Corporates                                   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME                                | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Retail                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME                                | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Secured by mortgages on immovable property   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME                                | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Exposures in default                         | 0                              | 0                           | 0                    | 0   | 0                              | 0                           | 0                    | 0   |
|   | Items associated with particularly high risk | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Covered bonds                                | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| Claims on institutions and corporates with a ST credit assessment | 0  | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Collective investments undertakings (CIU)                         | 0  | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Equity  | 0  | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Other exposures   | 0  | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Standardised Total <sup>2</sup>                                   | 0  | 0                              | 0                           | 0                    | 0   | 0                              | 0                           | 0                    |   |

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

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|   |  | Standardised Approach          |                             |                      |   |                                |                             |                      |   |
|---|--|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|   |  | As of 31/03/2020               |                             |                      |   | As of 30/06/2020               |                             |                      |   |
|   |  | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| (m EUR, %)  |  |                                |                             |                      |   |                                |                             |                      |   |
| Country of Counterpart 8  | Central governments or central banks         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Regional governments or local authorities    | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Public sector entities                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Multilateral Development Banks               | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | International Organisations                  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Institutions                                 | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Corporates                                   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME                                | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Retail                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME                                | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Secured by mortgages on immovable property   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME                                | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Exposures in default                         | 0                              | 0                           | 0                    | 0   | 0                              | 0                           | 0                    | 0   |
|   | Items associated with particularly high risk | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Covered bonds                                | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| Claims on institutions and corporates with a ST credit assessment | 0  | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Collective investments undertakings (CIU)                         | 0  | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Equity  | 0  | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Other exposures   | 0  | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Standardised Total <sup>2</sup>                                   |  |                                |                             | 0                    |   |                                |                             | 0                    |   |

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

|   |  | Standardised Approach          |                             |                      |   |                                |                             |                      |   |
|---|--|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|   |  | As of 31/03/2020               |                             |                      |   | As of 30/06/2020               |                             |                      |   |
|   |  | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| (m EUR, %)  |  |                                |                             |                      |   |                                |                             |                      |   |
| Country of Counterpart 9  | Central governments or central banks         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Regional governments or local authorities    | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Public sector entities                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Multilateral Development Banks               | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | International Organisations                  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Institutions                                 | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Corporates                                   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME                                | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Retail                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME                                | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Secured by mortgages on immovable property   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME                                | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Exposures in default                         | 0                              | 0                           | 0                    | 0   | 0                              | 0                           | 0                    | 0   |
|   | Items associated with particularly high risk | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Covered bonds                                | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| Claims on institutions and corporates with a ST credit assessment | 0  | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Collective investments undertakings (CIU)                         | 0  | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Equity  | 0  | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Other exposures   | 0  | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Standardised Total <sup>2</sup>                                   |  |                                |                             | 0                    |   |                                |                             | 0                    |   |

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

|   |  | Standardised Approach          |                             |                      |   |                                |                             |                      |   |
|---|--|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
|   |  | As of 31/03/2020               |                             |                      |   | As of 30/06/2020               |                             |                      |   |
|   |  | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions <sup>2</sup> |
| (m EUR, %)  |  |                                |                             |                      |   |                                |                             |                      |   |
| Country of Counterpart 10   | Central governments or central banks         | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Regional governments or local authorities    | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Public sector entities                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Multilateral Development Banks               | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | International Organisations                  | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Institutions                                 | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Corporates                                   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME                                | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Retail                                       | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME                                | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Secured by mortgages on immovable property   | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | of which: SME                                | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Exposures in default                         | 0                              | 0                           | 0                    | 0   | 0                              | 0                           | 0                    | 0   |
|   | Items associated with particularly high risk | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
|   | Covered bonds                                | 0                              | 0                           | 0                    |   | 0                              | 0                           | 0                    |   |
| Claims on institutions and corporates with a ST credit assessment | 0  | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Collective investments undertakings (CIU)                         | 0  | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Equity  | 0  | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Other exposures   | 0  | 0                              | 0                           |                      | 0   | 0                              | 0                           |                      |   |
| Standardised Total <sup>2</sup>                                   |  |                                |                             | 0                    |   |                                |                             | 0                    |   |

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



## 2020 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

Säästöpankkiliitto osk

|                               |  | IRB Approach                   |                             |                      |                                  |                                |                             |                      |                                  |   |   |   |
|-------------------------------|--|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|---|---|---|
|                               |  | As of 31/03/2020               |                             |                      |                                  |                                | As of 30/06/2020            |                      |                                  |   |   |   |
|                               |  | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions | Original Exposure <sup>1</sup> | Exposure Value <sup>1</sup> | Risk exposure amount | Value adjustments and provisions |   |   |   |
| (mln EUR, %)                  |  | Of which: defaulted            |                             | Of which: defaulted  |                                  | Of which: defaulted            |                             | Of which: defaulted  |                                  |   |   |   |
| Consolidated data             | Central banks and central governments                        | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0 | 0 | 0 |
|                               | Institutions   | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0 | 0 | 0 |
|                               | Corporates   | 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 |
|                               | Corporates - Of Which: SME                                   | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0 | 0 | 0 |
|                               | Retail   | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0 | 0 | 0 |
|                               | Retail - Secured on real estate property                     | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0 | 0 | 0 |
|                               | Retail - Secured on real estate property - Of Which: SME     | 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 |
|                               | Retail - Qualifying Revolving                                | 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 |
|                               | Retail - Other Retail - Of Which: SME                        | 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 |
|                               | Equity   | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0 | 0 | 0 |
|                               | Other non credit-obligation assets                           | 0                              | 0                           | 0                    | 0                                | 0                              | 0                           | 0                    | 0                                | 0 | 0 | 0 |
| <b>IRB Total <sup>2</sup></b> |  |                                |                             | <b>0</b>             |                                  |                                |                             | <b>0</b>             |                                  |   |   |   |

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

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.













2020 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Säästöpankkiilto osk

As of 30/06/2020

| (min EUR)         |                  |  |   |  |   |  |                                      |                 |                             |                 |         |                   |   |                               |   |
|-------------------|------------------|--|---|--|---|--|--------------------------------------|-----------------|-----------------------------|-----------------|---------|-------------------|---|-------------------------------|---|
| Direct exposures  |                  |  |   |  |   |  |                                      |                 |                             |                 |         |                   |   |                               |   |
| Residual Maturity | Country / Region | On balance sheet   |   |  |   |  |                                      | Derivatives     |                             |                 |         | Off balance sheet |   | Risk weighted exposure amount |   |
|                   |                  | Total gross carrying amount of non-derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) |  | Derivatives with positive fair value  |  | Derivatives with negative fair value |                 | Off-balance sheet exposures |                 |         |                   |   |                               |   |
|                   |                  |  | of which: Financial assets held for trading                                       | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount                      | Notional amount | Carrying amount             | Notional amount | Nominal | Provisions        |   |                               |   |
| [ 0 - 3M [        | Africa           |  |   |  |   |  |                                      |                 |                             |                 |         |                   |   |                               |   |
| [ 3M - 1Y [       |                  |  |   |  |   |  |                                      |                 |                             |                 |         |                   |   |                               |   |
| [ 1Y - 2Y [       |                  |  |   |  |   |  |                                      |                 |                             |                 |         |                   |   |                               |   |
| [ 2Y - 3Y [       |                  |  |   |  |   |  |                                      |                 |                             |                 |         |                   |   |                               |   |
| [ 3Y - 5Y [       |                  |  |   |  |   |  |                                      |                 |                             |                 |         |                   |   |                               |   |
| [ 5Y - 10Y [      | Others           |  |   |  |   |  |                                      |                 |                             |                 |         |                   |   |                               |   |
| [ 10Y - more      |                  |  |   |  |   |  |                                      |                 |                             |                 |         |                   |   |                               |   |
| Total             |                  | 9  | 0   | 0  | 0   | 2  | 7                                    | 0               | 0                           | 0               | 0       | 0                 | 0 | 0                             | 0 |
| [ 0 - 3M [        |                  |  | 3   | 0  | 0   | 0  | 3                                    | 0               | 0                           | 0               | 0       | 0                 | 0 | 0                             | 0 |
| [ 3M - 1Y [       |                  |  | 11  | 0  | 0   | 0  | 11                                   | 0               | 0                           | 0               | 0       | 0                 | 0 | 0                             | 0 |
| [ 1Y - 2Y [       |                  | 13   | 0   | 0  | 0   | 12   | 0                                    | 0               | 0                           | 0               | 0       | 0                 | 0 | 0                             |   |
| [ 2Y - 3Y [       |                  | 47   | 0   | 0  | 0   | 46   | 1                                    | 0               | 0                           | 0               | 0       | 0                 | 0 | 0                             |   |
| [ 3Y - 5Y [       |                  | 82   | 0   | 0  | 0   | 80   | 1                                    | 0               | 0                           | 0               | 0       | 0                 | 0 | 0                             |   |
| [ 5Y - 10Y [      |                  | 7  | 0   | 0  | 0   | 6  | 0                                    | 0               | 0                           | 0               | 0       | 0                 | 0 | 0                             |   |
| [ 10Y - more      |                  |  |   |  |   |  |                                      |                 |                             |                 |         |                   |   |                               |   |
| Total             |                  | 171  | 0   | 0  | 0   | 161  | 9                                    | 0               | 0                           | 0               | 0       | 0                 | 0 | 0                             |   |

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

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

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

Regions:

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

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

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

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

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

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

**2020 EU-wide Transparency Exercise**  
Performing and non-performing exposures  
Säästöpankkilaitto osk

|  | As of 31/03/2020   |                                      |                  |            |  |  |                     |                  | As of 30/06/2020  |  |                                      |                     |                  |  |  |           |            |   |
|--|--|--------------------------------------|------------------|------------|--|--|---------------------|------------------|---|--|--------------------------------------|---------------------|------------------|--|--|-----------|------------|---|
|  | Gross carrying amount                                    |                                      |                  |            | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup> |  |                     |                  | Collaterals and financial guarantees received on non-performing exposures | Gross carrying amount                                    |                                      |                     |                  | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup> |  |           |            | Collaterals and financial guarantees received on non-performing exposures |
|  | Of which performing but past due >=90 days and <=90 days | Of which non-performing <sup>1</sup> |                  |            | On performing exposures <sup>2</sup>   | On non-performing exposures <sup>1</sup> |                     |                  |   | Of which performing but past due >=90 days and <=90 days | Of which non-performing <sup>1</sup> |                     |                  | On performing exposures <sup>2</sup>   | On non-performing exposures <sup>1</sup> |           |            |   |
|  |  | Of which: defaulted                  | Of which Stage 3 |            |  | Of which Stage 3                         | Of which: defaulted | Of which Stage 3 |   |  | Of which Stage 3                     | Of which: defaulted | Of which Stage 3 |  | Of which Stage 3                         |           |            |   |
| (min EUR)  |  |                                      |                  |            |  |  |                     |                  |   |  |                                      |                     |                  |  |  |           |            |   |
| <b>Cash balances at central banks and other demand deposits</b>                    |  |                                      |                  |            |  |  |                     |                  | <b>1,129</b>  | <b>0</b>   | <b>0</b>                             | <b>0</b>            | <b>0</b>         | <b>0</b>   | <b>0</b>                                 | <b>0</b>  | <b>0</b>   |   |
| <b>Debt securities (including at amortised cost and fair value)</b>                | <b>1,029</b>   | <b>0</b>                             | <b>0</b>         | <b>0</b>   | <b>5</b>   | <b>0</b>                                 | <b>0</b>            | <b>0</b>         | <b>1,085</b>  | <b>0</b>   | <b>7</b>                             | <b>0</b>            | <b>7</b>         | <b>3</b>   | <b>3</b>                                 | <b>3</b>  | <b>0</b>   |   |
| Central banks  | 0  | 0                                    | 0                | 0          | 0  | 0  | 0                   | 0                | 0   | 0  | 0                                    | 0                   | 0                | 0  | 0  | 0         | 0          |   |
| General governments  | 212  | 0                                    | 0                | 0          | 1  | 0  | 0                   | 0                | 198   | 0  | 0                                    | 0                   | 0                | 1  | 0  | 0         | 0          |   |
| Credit institutions  | 63   | 0                                    | 0                | 0          | 0  | 0  | 0                   | 0                | 114   | 0  | 0                                    | 0                   | 0                | 0  | 0  | 0         | 0          |   |
| Other financial corporations   | 366  | 0                                    | 0                | 0          | 0  | 0  | 0                   | 0                | 382   | 0  | 0                                    | 0                   | 0                | 0  | 0  | 0         | 0          |   |
| Non-financial corporations   | 388  | 0                                    | 0                | 0          | 4  | 0  | 0                   | 0                | 391   | 0  | 7                                    | 0                   | 7                | 2  | 3  | 3         | 0          |   |
| <b>Loans and advances (including at amortised cost and fair value)</b>             | <b>10,149</b>  | <b>32</b>                            | <b>224</b>       | <b>116</b> | <b>7</b>   | <b>29</b>                                | <b>182</b>          | <b>182</b>       | <b>9,269</b>  | <b>20</b>  | <b>232</b>                           | <b>98</b>           | <b>228</b>       | <b>6</b>   | <b>35</b>                                | <b>35</b> | <b>185</b> |   |
| Central banks  | 1,018  | 0                                    | 0                | 0          | 0  | 0  | 0                   | 0                | 70  | 0  | 0                                    | 0                   | 0                | 0  | 0  | 0         | 0          |   |
| General governments  | 18   | 0                                    | 0                | 0          | 0  | 0  | 0                   | 0                | 18  | 0  | 0                                    | 0                   | 0                | 0  | 0  | 0         | 0          |   |
| Credit institutions  | 56   | 0                                    | 0                | 0          | 0  | 0  | 0                   | 0                | 19  | 0  | 0                                    | 0                   | 0                | 0  | 0  | 0         | 0          |   |
| Other financial corporations   | 4  | 0                                    | 0                | 0          | 0  | 0  | 0                   | 0                | 0   | 0  | 0                                    | 0                   | 0                | 0  | 0  | 0         | 0          |   |
| Non-financial corporations   | 1,715  | 4                                    | 68               | 44         | 1  | 10                                       | 53                  | 53               | 1,797   | 3  | 73                                   | 34                  | 71               | 1  | 12                                       | 12        | 57         |   |
| of which: small and medium-sized enterprises at amortised cost                     | 1,193  | 3                                    | 59               | 37         | 1  | 9  | 45                  | 45               | 1,770   | 3  | 69                                   | 34                  | 67               | 1  | 12                                       | 12        | 53         |   |
| of which: Loans collateralised by commercial immovable property at amortised cost  | <b>491</b>   | <b>1</b>                             | <b>24</b>        | <b>16</b>  | <b>0</b>   | <b>2</b>                                 | <b>21</b>           | <b>21</b>        | <b>507</b>  | <b>1</b>   | <b>23</b>                            | <b>11</b>           | <b>23</b>        | <b>0</b>   | <b>4</b>                                 | <b>4</b>  | <b>19</b>  |   |
| Households   | 7,338  | 28                                   | 156              | 72         | 6  | 19                                       | 129                 | 129              | 7,365   | 17   | 159                                  | 63                  | 156              | 5  | 23                                       | 23        | 129        |   |
| of which: Loans collateralised by residential immovable property at amortised cost | <b>6,893</b>   | <b>26</b>                            | <b>134</b>       | <b>56</b>  | <b>5</b>   | <b>8</b>                                 | <b>124</b>          | <b>124</b>       | <b>6,920</b>  | <b>15</b>  | <b>136</b>                           | <b>48</b>           | <b>134</b>       | <b>4</b>   | <b>10</b>                                | <b>10</b> | <b>124</b> |   |
| of which: Credit for consumption at amortised cost                                 | <b>810</b>   | <b>4</b>                             | <b>30</b>        | <b>12</b>  | <b>1</b>   | <b>4</b>                                 | <b>22</b>           | <b>22</b>        | <b>810</b>  | <b>3</b>   | <b>31</b>                            | <b>12</b>           | <b>31</b>        | <b>1</b>   | <b>5</b>                                 | <b>5</b>  | <b>23</b>  |   |
| <b>DEBT INSTRUMENTS other than HFT</b>   | <b>11,178</b>  | <b>32</b>                            | <b>224</b>       | <b>116</b> | <b>12</b>  | <b>29</b>                                | <b>182</b>          | <b>182</b>       | <b>11,484</b>   | <b>20</b>  | <b>239</b>                           | <b>98</b>           | <b>235</b>       | <b>9</b>   | <b>38</b>                                | <b>37</b> | <b>185</b> |   |
| <b>OFF-BALANCE SHEET EXPOSURES</b>   | <b>690</b>   |                                      | <b>5</b>         | <b>3</b>   | <b>1</b>   | <b>0</b>                                 | <b>3</b>            | <b>3</b>         | <b>698</b>  |  | <b>8</b>                             | <b>2</b>            | <b>6</b>         | <b>1</b>   | <b>0</b>                                 | <b>0</b>  | <b>3</b>   |   |

<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> Institutions 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> Institutions 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)

<sup>4</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2020 EU-wide Transparency Exercise

Forborne exposures

Säästöpankkiiliitto osk

|   | As of 31/03/2020   |   |  |  |   |   | As of 30/06/2020   |   |  |  |   |   |  |
|---|--|---|--|--|---|---|--|---|--|--|---|---|--|
|   | Gross carrying amount of exposures with forbearance measures |   | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup> |  | Collateral and financial guarantees received on exposures with forbearance measures |   | Gross carrying amount of exposures with forbearance measures |   | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup> |  | Collateral and financial guarantees received on exposures with forbearance measures |   |  |
|   |  | Of which non-performing exposures with forbearance measures |  | Of which on non-performing exposures with forbearance measures |   | Of which collateral and financial guarantees received on non-performing exposures with forbearance measures |  | Of which non-performing exposures with forbearance measures |  | Of which on non-performing exposures with forbearance measures |   | Of which collateral and financial guarantees received on non-performing exposures with forbearance measures |  |
| (min EUR)   |  |   |  |  |   |   |  |   |  |  |   |   |  |
| Cash balances at central banks and other demand deposits  |  |   |  |  |   |   | 0  | 0   | 0  | 0  | 0   | 0   |  |
| Debt securities (including at amortised cost and fair value)                                    | 0  | 0   | 0  | 0  | 0   |   | 0  | 0   | 0  | 0  | 0   | 0   |  |
| Central banks   | 0  | 0   | 0  | 0  | 0   |   | 0  | 0   | 0  | 0  | 0   |   |  |
| General governments   | 0  | 0   | 0  | 0  | 0   |   | 0  | 0   | 0  | 0  | 0   |   |  |
| Credit institutions   | 0  | 0   | 0  | 0  | 0   |   | 0  | 0   | 0  | 0  | 0   |   |  |
| Other financial corporations  | 0  | 0   | 0  | 0  | 0   |   | 0  | 0   | 0  | 0  | 0   |   |  |
| Non-financial corporations  | 0  | 0   | 0  | 0  | 0   |   | 0  | 0   | 0  | 0  | 0   |   |  |
| Loans and advances (including at amortised cost and fair value)                                 | 24   | 13  | 2  | 2  | 20  |   | 218  | 51  | 5  | 5  | 208   | 11  |  |
| Central banks   | 0  | 0   | 0  | 0  | 0   |   | 0  | 0   | 0  | 0  | 0   | 0   |  |
| General governments   | 0  | 0   | 0  | 0  | 0   |   | 0  | 0   | 0  | 0  | 0   | 0   |  |
| Credit institutions   | 0  | 0   | 0  | 0  | 0   |   | 0  | 0   | 0  | 0  | 0   | 0   |  |
| Other financial corporations  | 0  | 0   | 0  | 0  | 0   |   | 0  | 0   | 0  | 0  | 0   | 0   |  |
| Non-financial corporations  | 3  | 1   | 0  | 0  | 2   |   | 51   | 15  | 1  | 1  | 48  | 1   |  |
| of which: small and medium-sized enterprises at amortised cost                                  | 3  | 1   | 0  | 0  | 2   |   | 50   | 15  | 1  | 1  | 48  |   |  |
| Households  | 21   | 11  | 2  | 2  | 18  |   | 167  | 36  | 4  | 4  | 160   | 9   |  |
| DEBT INSTRUMENTS other than HFT   | 24   | 13  | 2  | 2  | 20  |   | 218  | 51  | 5  | 5  | 208   |   |  |
| Loan commitments given  | 0  | 0   | 0  | 0  | 0   |   | 0  | 0   | 0  | 0  | 0   | 0   |  |
| QUALITY OF FORBEARANCE <sup>2</sup>   |  |   |  |  |   |   |  |   |  |  |   |   |  |
| Loans and advances that have been forborne more than twice                                      |  |   |  |  |   |   | 0  |   |  |  |   |   |  |
| Non-performing forborne loans and advances that failed to meet the non-performing exit criteria |  |   |  |  |   |   | 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□

<sup>(2)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

**2020 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Säästöpankkilaitto osk

| (mln EUR)   | As of 31/03/2020         |                     |   |                                     |  | As of 30/06/2020         |                     |   |                                     |  |   |
|---|--------------------------|---------------------|---|-------------------------------------|--|--------------------------|---------------------|---|-------------------------------------|--|---|
|   | Gross carrying amount    |                     | Of which loans and advances subject to impairment | Accumulated impairment <sup>1</sup> | Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup> | Gross carrying amount    |                     | Of which loans and advances subject to impairment | Accumulated impairment <sup>1</sup> | Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup> |   |
|   | Of which: non-performing | of which: defaulted |   |                                     |  | Of which: non-performing | of which: defaulted |   |                                     |  |   |
| A Agriculture, forestry and fishing                             | 104                      | 5                   | 104   | 0                                   | 0  | 107                      | 5                   | 2   | 107                                 | 1  | 0 |
| B Mining and quarrying  | 7                        | 0                   | 7   | 0                                   | 0  | 7                        | 0                   | 0   | 7                                   | 0  | 0 |
| C Manufacturing   | 93                       | 8                   | 93  | 2                                   | 0  | 98                       | 8                   | 4   | 98                                  | 2  | 0 |
| D Electricity, gas, steam and air conditioning supply           | 8                        | 0                   | 8   | 0                                   | 0  | 8                        | 0                   | 0   | 8                                   | 0  | 0 |
| E Water supply  | 7                        | 0                   | 7   | 0                                   | 0  | 7                        | 0                   | 0   | 7                                   | 0  | 0 |
| F Construction  | 154                      | 6                   | 154   | 1                                   | 0  | 162                      | 7                   | 6   | 162                                 | 1  | 0 |
| G Wholesale and retail trade                                    | 121                      | 7                   | 121   | 3                                   | 0  | 131                      | 7                   | 4   | 131                                 | 2  | 0 |
| H Transport and storage   | 48                       | 2                   | 48  | 1                                   | 0  | 51                       | 2                   | 1   | 51                                  | 1  | 0 |
| I Accommodation and food service activities                     | 51                       | 3                   | 51  | 0                                   | 0  | 55                       | 3                   | 2   | 55                                  | 1  | 0 |
| J Information and communication                                 | 8                        | 0                   | 8   | 0                                   | 0  | 9                        | 0                   | 0   | 9                                   | 0  | 0 |
| K Financial and insurance activities                            | 20                       | 1                   | 20  | 0                                   | 0  | 20                       | 1                   | 1   | 20                                  | 0  | 0 |
| L Real estate activities  | 934                      | 23                  | 934   | 2                                   | 0  | 972                      | 27                  | 7   | 972                                 | 3  | 0 |
| M Professional, scientific and technical activities             | 58                       | 3                   | 58  | 1                                   | 0  | 62                       | 2                   | 1   | 62                                  | 1  | 0 |
| N Administrative and support service activities                 | 34                       | 3                   | 34  | 0                                   | 0  | 37                       | 3                   | 3   | 37                                  | 1  | 0 |
| O Public administration and defence, compulsory social security | 0                        | 0                   | 0   | 0                                   | 0  | 0                        | 0                   | 0   | 0                                   | 0  | 0 |
| P Education   | 6                        | 2                   | 6   | 0                                   | 0  | 7                        | 2                   | 0   | 7                                   | 0  | 0 |
| Q Human health services and social work activities              | 34                       | 2                   | 34  | 0                                   | 0  | 36                       | 2                   | 2   | 36                                  | 0  | 0 |
| R Arts, entertainment and recreation                            | 21                       | 2                   | 21  | 0                                   | 0  | 23                       | 2                   | 2   | 23                                  | 0  | 0 |
| S Other services  | 8                        | 0                   | 8   | 0                                   | 0  | 8                        | 0                   | 0   | 8                                   | 0  | 0 |
| Loans and advances  | 1,715                    | 68                  | 1,715   | 11                                  | 0  | 1,797                    | 73                  | 34  | 1,797                               | 13   | 0 |

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.