

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



2018 EU-wide Transparency Exercise Capital

			As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
	Α	(min EUR, %) OWN FUNDS	11,093	11,245	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
 -	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	9,891	10,110	C 01.00 (r020,c010)	Article 50 of CRR
<u> </u>	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	2,949	3,103	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	instruments) Retained earnings	6,338	6,381	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
-	A.1.3		-436	-391	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
-	A.1.4	Accumulated other comprehensive income	2,124	2,122	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
-	A.1.5	Other Reserves	2,124	2,122	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (e) or CAR Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
-		Funds for general banking risk				
-	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	-47	-70	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a)
-	A.1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of	-717	-738	C 01.00 (r300,c010) + C 01.00 (r340,c010)	of CCR
-	A.1.9	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	-320	-297	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 (b) (i) and 89 to 91 of CRR; Articles 36(1) point (b) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point b) (iii) and 379(3) of CRR; Articles 36(1) point b) (iv) and 153(8) of CRR and Articles 36(1) point b) (iv) and 155(4) of CRR.
ŕ	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
ļ	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
L	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
OWNTONDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	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
l l	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
·	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	81	80	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	81	80	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,973	10,190	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,121	1,055	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,121	1,055	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
		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 (r970,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.2					
	A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	A.4.3	Tier 2 transitional adjustments TOTAL RISK EXPOSURE AMOUNT	49,216	51,003	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r860,c010) C 02.00 (r610,c010)	Articles 92(1), 95, 96 and 98 of CRR
	A.4.3	Tier 2 transitional adjustments	-		+ C 01.00 (r960,c010)	Articles 92(3), 95, 96 and 98 of CRIX
OWN FUNDS REQUIREMENTS	A.4.3	Tier 2 transitional adjustments TOTAL RISK EXPOSURE AMOUNT	49,216	51,003	+ C 01.00 (r960,c010) C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR -
OWN FUNDS	A.4.3 B B.1	Tier 2 transitional adjustments TOTAL RISK EXPOSURE AMOUNT Of which: Transitional adjustments included	49,216	51,003	+ C 01.00 (r960,c010) C 02.00 (r010,c010) C 05.01 (r010;c040)	
OWN FUNDS REQUIREMENTS CAPITAL RATIOS (%) Transitional period	A.4.3 B B.1 C.1	Tier 2 transitional adjustments TOTAL RISK EXPOSURE AMOUNT Of which: Transitional adjustments included COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	49,216 0 20.10%	51,003 0 19.82%	+ C 01.00 ((%00,c010) C 02.00 ((410,c010) C 05.01 ((410;c040) CA3 (1) CA3 (3) CA3 (5)	
OWN FUNDS REQUIREMENTS CAPITAL RATIOS (%) Transitional period CETI Capital Fully loaded	A.4.3 B B.1 C.1 C.2	Tier 2 transitional adjustments TOTAL RISK EXPOSURE AMOUNT Of which: Transitional adjustments included COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) TIER 1 CAPITAL RATIO (transitional period)	49,216 0 20.10% 20.26%	51,003 0 19.82% 19.98%	+ C 01.00 (r690,010) C 02.00 (r610,010) C 05.01 (r610;040) CA3 (1) CA3 (3)	
OWN FUNDS REQUIREMENTS CAPITAL RATIOS (%) Transitional period CETI Capital	A.4.3 B B.1 C.1 C.2 C.3	Tier 2 transitional adjustments TOTAL RISK EXPOSURE AMOUNT Of which: Transitional adjustments included COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) TIER 1 CAPITAL RATIO (transitional period) TOTAL CAPITAL RATIO (transitional period)	49,216 0 20.10% 20.26% 22.54%	51,003 0 19.82% 19.98% 22.05%	(-0.1.00 (1980,010) (-0.2.00 (1910,010) (-0.5.01 (1910,040) (-0.3.12) (-0.3.13) (-0.3.13) (-0.3.13) (-0.3.13) (-0.3.13) (-0.3.13) (-0.3.13) (-0.3.13) (-0.3.13) (-0.3.13) (-0.3.13) (-0.3.13) (-0.3.13) (-0.3.13) (-0.3.13) (-0.3.13) (-0.3.13)	
OWN FUNDS REQUIREMENTS CAPITAL RATIOS (%) Transitional period CET1 Capital Fully loaded CET1 RATIO (%)	A.4.3 B B.1 C.1 C.2 C.3	Tier 2 transitional adjustments TOTAL RISK EXPOSURE AMOUNT Of which: Transtonal adjustments included COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) TIER 1 CAPITAL RATIO (transitional period) TOTAL CAPITAL RATIO (transitional period) COMMON EQUITY TIER 1 CAPITAL (fully loaded)	49,216 0 20.10% 20.26% 22.54% 9,891	51,003 0 19.82% 19.98% 22.05%	C 02.00 (690,c010) C 02.00 (690,c010) C 05.01 (610,c010) CA3 (1) CA3 (2) CA3 (3) (A1,-A1,13-A1,21+MIN(A,2+A,1,13-A1,24-MIN(A,4+A,2,2-A1,34-A1,30-A1,24-A1,34	· · · · · · · · · · · · · · · · · · ·
OWN FUNDS REQUIREMENTS CAPITAL RATIOS (%) Transitional period CET1 Capital Fully loaded CET1 RATIO (%) Fully loaded ¹	A.4.3 B B.1 C.1 C.2 C.3 D	Tier 2 transitional adjustments TOTAL RISK EXPOSURE AMOUNT Of which: Transtonal adjustments included COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) TIER 1 CAPITAL RATIO (transitional period) TOTAL CAPITAL RATIO (transitional period) COMMON EQUITY TIER 1 CAPITAL (fully loaded) COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	49,216 0 20.10% 20.26% 22.54% 9,891	51,003 0 19.82% 19.98% 22.05% 10,110 19.82%	C02.00 (690,c010) C02.00 (690,c010) C05.01 (690,c010) CA3 (1) CA3 (2) CA3 (3) CA3 (5) (A1-A-1.13-A-1.21-MIN(A.2+A-1.13-A-1.23-A-1.04) (D-1)/(D-1.1)	· · · · · · · · · · · · · · · · · · ·
OWN FUNDS REQUIREMENTS CAPITAL RATIOS (%) Transitional period CET1 Capital Fully loaded CET1 RATIO (%)	A.4.3 B B.1 C.1 C.2 C.3 D E	Tier 2 transitional adjustments TOTAL RISK EXPOSURE AMOUNT Of which: Transitional adjustments included COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) TIER 1 CAPITAL RATIO (transitional period) TOTAL CAPITAL RATIO (transitional period) COMMON EQUITY TIER 1 CAPITAL (fully loaded) COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) Adjustments to CET1 due to IFRS 9 transitional arrangements	49,216 0 20.10% 20.26% 22.54% 9,891	51,003 0 19,82% 19,98% 22,05% 10,110 19,82%	+ C.0.1.00 (#68,0-010) C.0.2.00 (#010,0-010) C.0.5.01 (#010,0-010) CA3 (1) CA3 (3) CA3 (3) CA3 (6) [A.3-A.1.3-A.1.2.1-HHIN(A.3-A.1.13-A.2.2.A.4.3.3.00)] 0.11/[B-8.1] C.5.01 (#40,0-110)	· · · ·

⁽¹⁾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 ratio is differences to 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 Piller 3 disclosure



Leverage ratio

	(min EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	9,973	10,190	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	9,891	10,110	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	127,027	132,537	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
В.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	127,027	132,537	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.9%	7.7%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.8%	7.6%	C 47.00 (r330,c010)	



Risk exposure amounts

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	39,383	40,565
Risk exposure amount for securitisation and re-securitisations in the banking book	42	40
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	39,341	40,525
Risk exposure amount for position, foreign exchange and commodities (Market risk)	1,178	1,298
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	205	197
Risk exposure amount for operational risk	3,958	4,136
Other risk exposure amounts	4,493	4,808
Total Risk Exposure Amount	49,216	51,003

 $^{^{\}left(1\right)}$ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



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OP Financial group

	As of 31/12/2017	As of 30/06/2018
(mln EUR)	4.072	005
Interest income	1,973	995
Of which debt securities income	109	54
Of which loans and advances income	1,182	586
Interest expenses	893	423
(Of which deposits expenses)	73	29
(Of which debt securities issued expenses)	338	154
(Expenses on share capital repayable on demand)	0	0
Dividend income	481	15
Net Fee and commission income	606	279
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	38	19
Gains or (-) losses on financial assets and liabilities held for trading, net	175	83
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	14
Gains or (-) losses from hedge accounting, net	18	8
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	105	-4
TOTAL OPERATING INCOME, NET	2,503	984
(Administrative expenses)	1,135	601
(Depreciation)	122	67
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	0	0
(Commitments and guarantees given)	0	0
(Other provisions)	0	0
Of which pending legal issues and tax litigation ¹	0	
Of which restructuring ¹	0	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	48	7
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	7
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	46	20
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	10	1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,162	291
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,011	227
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,011	227
Of which attributable to owners of the parent	1,011	227

(1) Information available only as of end of the year

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



Market Risk OP Financial group

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	As of 31/12/2017	As of 30/06/2018				As of 31/1	12/2017						As of 30/06/2018									
			VaR (Memoran			STRESSED Var (Memorandum item) INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		VaR (Memorandum item)		STRESSED VaR (/	SED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP					
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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	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 (SVaRi 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	1,159	1,296	0	0	0	0							0	0	0	0						
Of which: General risk	483	549	0	0	0	0							0	0	0	0					4	4
Of which: Specific risk	401	439	0	0	0	0							0	0	0	0					4	4
Equities	0	0	0	0	0	0							0	0	0	0					4	4
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0					4	4
Foreign exchange risk Commodities risk	U 10	0	0	0	0	0								0	0	0						1
Commodities risk Total	1,178	1,298	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0		0



Credit Risk - Standardised Approach

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
	Central governments or central banks	15,164	17,331	0		18,105	20,071	0	
	Regional governments or local authorities	3.788	3.702	18		3.806	3.787	20	
	Public sector entities	341	62	0		290	65	0	
	Multilateral Development Banks	724	779	0		677	762	0	
	International Organisations	476	476	0		462	462	0	
	Institutions	590	463	8		525	405	8	
	Corporates	2,561	2,272	2,203		2,628	2,316	2,287	
	of which: SME	1.539	1.293	1.278		1.784	1.482	1.469	
	Retail	3.504	1.413	1.057		3.600	1.444	1.081	
	of which: SME	19	17	10		13	11	6	
Consolidated data	Secured by mortgages on immovable property	563	558	220		570	567	224	
	of which: SME	11	10	3		11	10	3	
	Exposures in default	24	19	28	5	40	27	36	13
	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	
	Securitisation	0	0	0		0	0	0	
	Other exposures	154	154	324		153	153	368	
	Standardised Total	27,888	27,228	3,859	20	30.855	30,060	4.024	37

⁽¹⁾ Oriainal 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)

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	13.650	15.151	0		16,602	18.067	^	_
	Regional governments or local authorities	2.114	2,243	0		2,259	2,422	U	
	Public sector entities	2.114	2.243	0		2.259	2.422	0	
	Multilateral Development Banks	102	55	0		103	85	0	
	International Organisations	0	33	0		0	85	0	
	Institutions	98	164	1		32	98	1	
	Corporates	1,086	1.013	951		894	856	833	
	of which: SME	121	91	83		116	84	75	
	Retail	3.480	1.403	1.050		3,574	1,433	1,074	
	of which: SME	14	12	7		7	5	3	
FINLAND	Secured by mortgages on immovable property	562	557	220		569	566	223	
TINDAND	of which: SME	11	10	3		11	10	3	
	Exposures in default	24	19	28	5	32	21	27	- 11
	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	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	154	154	324		153	153	368	
	Standardised Total ²				18				32

[|] Detailed property value | Department value | Detailed property value | Detailed property value | Detailed property value | Department value | De

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	443	699	^		369	573	^	
	Regional governments or local authorities	1,359		0				0	
	Public sector entities	1.359	1.282	0		1.262 125	1.184	0	
	Multilateral Development Banks	1/9	0	0		125	0	0	
	International Organisations	0	0	0		U	0	U	
	Institutions	U	0	0		U	0		
	Corporates	2	2	0		3	3	1	
	of which: SME	0		0		0	0	0	
	Retail	0		0		0		0	
	of which: SME	2	1	0		2	1	0	
GERMANY	Secured by mortgages on immovable property	0		0		0	0	0	
GERMANT	of which: SME	0		0			0	0	
	Exposures in default	0		0	0		0	0	
	Items associated with particularly high risk	o o		0		0	0	0	0
	Covered bonds	, i	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	l ,	0	
	Collective investments undertakings (CIU)	, i	1 0	0		0	0	0	
	Equity	, and a	0	0		0	0	0	
	Securitisation	,							
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	Ü			0				•

Solidard legislation of the state of the sta

otal value adjustments and p	provisions per country of counterparty excludes those for securistisation exposures, additional valuation ad	ustments (AVAS) and other own runds	s reductions related to the exp	osures, out includes general o	redit risk adjustments.								
		Standardised Approach											
			As of 31/12/2017 As of 30/06/2018										
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	(min EUR, %)												
	Central governments or central banks	0	57	0		2	57	0					
	Regional governments or local authorities Public sector entities	111	53	0		117	53	0					
	Public sector entities 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					
	Retail	3	1	1		3	1	1					
	of which: SME	0	0	0		0	i .	i .					
SWEDEN	Secured by mortgages on immovable property	0	0	0		0	0	0					
SWEDEN	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					
	Securitisation												
	Other exposures	0	0	0		0	0	0					
	Standardised Total ²				0				0				

Uniformiel reposure, unifice Exposure value; proposate before balling into account any effect due to credit conversion factors or credit risk militagetion techniques (e.g. substitution effects).

Total value adjustments and consistors are country of countersanty excludes those for securistication excourses, additional valuation adjustments (AVAs) and other own funds reductions related to the excourses, but includes ownered credit risk adjustments.



Credit Risk - Standardised Approach

OP Financial group

			0.	r manciai group							
					Standardis	ed Approach					
			As of 31/12	2/2017		As of 30/06/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)										
	Central governments or central banks	146	236	0		112	202	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0 203	0 203	0		0	0 238	0			
	Multilateral Development Banks International Organisations		203	0		238		U			
	International Organisations Institutions	0	0	0		0	0	0			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		U	0	U			
	Retail	0	0	0		U	0	0			
	of which: SME	0	0	0		0	0	0			
FRANCE	Secured by mortgages on immovable property	0		0		0	0	0			
TIVANCE	of which: SME	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		Ů	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			
	Securitisation										
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²				0				0		

Total value adjustments and provisions per country of counterparty excludes the property of counterparty excludes the exposures, but includes general credit risk adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes the exposures.

					Standardis	ed Approach			
			As of 31/12	2/2017		As of 30/06/	2018		
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	4	4	0		3	2	0	
	Regional governments or local authorities	62	60	12		59	57	11	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	ō	0		0	0	0	
	Institutions	194	0	0		187	0	0	
	Corporates	710	620	618		762	688	687	
	of which: SME	709	619	618		750	682	681	
	Retail	2	2	1		2	2	1	
	of which: SME	2	2	1		2	2	1	
LITHUANIA	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	
	Securitisation								
	Other exposures	0	- 0	0		0	0	0	
	Standardised Total ² use value is reported before taking into account any effect due to credit conversion factors or credit risk many and the conversion factors or credit risk many effects are credit risk or credit				1				1

Organic popular, uniform the Exposure value, pre-control control production and account any effect due to control control production values and production and production effects).

Organic appropriate purposes, uniform the Exposure values, pre-control production and account any effect due to control production values and production effects).

Organic appropriate production effects and production effects and production effects and production effects and production effects.

					Standardis	sed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	0	0	0		0	0	^	
	Regional governments or local authorities	31	31	0		31	31	0	
	Public sector entities	31	31	0		31	31	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	
CANADA	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 Securitisation	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

⁽¹⁰⁾ 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).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVAA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

(2) Total value adjustments and provision	ions per country of counterparty excludes those for securistisation exposures, additional valuation adjust	tments (AVAs) and other own funds	reductions related to the exoc	sures, but includes oeneral o	redit risk adiustments.				
					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	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	
	Institutions Corporates	295	295	7		303	303	7	
	of which: SME	0	0	0		0	0	0	
	OT WINCH: SME Retail	0	U	0		U	0	0	
	of which: SME	1	U	0		1	0	0	
LINITED KINCDOM	Secured by mortgages on immovable property	0	0	0		0	0	0	
UNITED KINGDOM	of which: SME	0	0	0		0	0	0	
	Exposures in default	0		0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	0	l ,	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	, o	l ő	0		0	o o	0	
	Collective investments undertakings (CIU)	0	l 0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation	, and the second	Ů				, and the same of		
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

⁽¹⁾ Chainal 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).

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



Credit Risk - Standardised Approach

OP Financial group

					Standardis	ed Approach								
			As of 31/12	2/2017			As of 30/06	2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	(min EUR, %)													
Ì	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 International Organisations	0		0		0	0	0						
	International Organisations Institutions	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						
C	of which: SME	0	l °	0		0	0	0						
Country of	Secured by mortgages on immovable property	,	0	0		0	0	0						
Counterpart 8	of which: SME	0	n n	0		0	0	0						
	Exposures in default	0	l ŏ	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						
	Securitisation													
	Other exposures	0	0	0		0	0	0						
	Standardised Total ²													

Total sub-adjustments and provisions per country of counterparty excludes those for securitistication exposures, additional valuation adjustments (AWAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securitistication exposures, additional valuation adjustments (AWAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments
	(min EUR, %) Central governments or central banks	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	
	International Organisations	, and a	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	o o	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	ō	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	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	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ² revalue, is reported before taking into account any effect due to credit conversion factors or credit risk.				0				0

Organic popular, uniform the Exposure value, pre-control control production and account any effect due to control control production values and production and production effects).

Organic appropriate purposes, uniform the Exposure values, pre-control production and account any effect due to control production values and production effects).

Organic appropriate production effects and production effects and production effects and production effects and production effects.

					Standardio	ed Approach			
			As of 31/12	/2017	Standardis	си друговен	As of 30/06	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)						0	0	
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		U	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		U	0	0	
	International Organisations	0	0	0		U	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		Ü	0	0	
	Retail	0	0	0		0	0	0	
C	of which: SME	0	0	0		0	0	0	
Country of	Secured by mortgages on immovable property	0	0	0		0		0	
Counterpart 10	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	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	
	Securitisation	, , ,							
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	Ů	Ů		0				0

Sandardised Total*

("Original exposure, unitie Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk milipation techniques (e.g., substitution effects).

("Original exposure, unitie Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk milipation techniques (e.g., substitution effects).

("Original exposure, unitie Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk milipation techniques (e.g., substitution effects).

("Original exposure, unities Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk milipation techniques (e.g., substitution effects).



Credit Risk - IRB Approach OP Financial group

							IRB Appro	ach								
				As of 31/12	2017					As of 30	/06/2018					
		Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments			
	(min EUR, %)	Of which: defaulted ⁽²⁾		Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions			
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0			
	Institutions	7,785	0	7,299		0	2		0			0	2			
	Corporates	44.213	830	33.903	21.438	0		45.906	783	35.009	22.653	0	368			
	Corporates - Of Which: Specialised Lending	0	0	0	0	0		0	0	0	0	0	0			
	Corporates - Of Which: SME	16.097	394	12.971		0						0	119			
	Retail	53,032	463	51,464								389	118			
	Retail - Secured on real estate property	45.501	352	45.072		Risk exposure amount Value Original Exposure Exposure Risk exposure amount Original Exposure Exposure Risk exposure amount Original Exposure Origi	332	77								
	Retail - Secured on real estate property - Of Which: SME		20	814			2					29	1			
Consolidated data	Retail - Secured on real estate property - Of Which: non-	44,644	332	44,257	2,903	381	43	44,926	288	44,528	2,839	303	76			
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail	7.531	111	6.393			71					57	41			
	Retail - Other Retail - Of Which: SME	834	28	782	564	101	8	860	25	813	534	52	8			
	Retail - Other Retail - Of Which: non-SME	6.697	83	5.610		60	63		66	6.354		5	33			
	Equity	2,480	0	2,480	7,002	0		2,458	0	2,458	6,863	0				
	Securitisation	518		518			0	541		541	40		0			
	Other non credit-obligation assets				1,030						1,108					
	IRB Total				35,525						36.541					

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).
For corporate – specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding "of which defaulted" exclude those subject to the sixting criteria approach.

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	Of which: defaulted		Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)				Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	475	0	420	41	0	0	496	0	376	30	0	0
	Corporates	41,653	820	32,219	20,439	0	358	43,440	775	33,546	21,715	0	365
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	14.230	385	11.799	7.754	0	131	15.136	358	12.481	8.503	0	117
	Retail	52,761	459	51,205	4,931	576	114	54,198	393	52,233	4,858	385	117
	Retail - Secured on real estate property	45.304	349	44.878	3.123	416	44	45.568	303	45.133	3.047	328	77
	Retail - Secured on real estate property - Of Which: SME	856	20	814	236	38	2	851	18	810	226	29	1
FINLAND	Retail - Secured on real estate property - Of Which: non-	44,447	329	44,063	2,886	378	42	44,717	285	44,323	2,820	299	76
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7.458	109	6.327	1.808	160	70	8.630	89	7.100	1.812	57	40
	Retail - Other Retail - Of Which: SME	825	28	776	560	101	8	851	25	807	531	52	8
	Retail - Other Retail - Of Which: non-SME	6.633	82	5.551	1.248	60	63	7.778	64	6.293	1.281	5	32
	Equity	2,440	0	2,440	6,870	0	2	2,413	0	2,413	6,772	0	1
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	Original Exposure ¹			ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)	Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	955	0	943	142	0	0	948	0			0	0
	Corporates	41	0	27	16	0	0	34	0	18	12	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	22	0	15	8	0	0	16	0	Value ¹ Of whice	0	0	
	Retail	19	0	18	1	0	0	21	0		1	0	0
	Retail - Secured on real estate property	15	0	15	1	0	0	16	0	16	1	0	0
055144107	Retail - Secured on real estate property - Of Which: SMI		0	0	0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: nor	15	0	15	1	0	0	16	0	16	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	0	3	0	0	0	4	0	4	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	0	3	0	0	0	4	0	4	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation Other non credit-obligation assets												
	Other non-credit-obligation assets												

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	967	0	937	73	0	0	829	0	799	44	0	0
	Corporates	952	0	646	389	0	0	886	0	604	375	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	816	0	547	322	0	0	710	0	465	264	posure amount Of which: defaulted 0 0 1 1 0 0 0 0 0 0 0 0 0	0
	Retail	62	1	59	6	0	0	66	1	63	7	1	0
	Retail - Secured on real estate property	38	0	38	2	0	0	40	1	40	3	1	0
	Retail - Secured on real estate property - Of Which: SM		0	0	0	0	0	0	0	0	0	0	0
SWEDEN	Retail - Secured on real estate property - Of Which: no	38	0	38	2	0	0	40	1	40	3	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	24	0	21	4	0	0	25	0	23	4	0	0
	Retail - Other Retail - Of Which: SME	2	0	1	1	0	0	3	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	21	0	20	3	0	0	22	0	21	3	0	0
	Equity	0	0	0	1	0	0	0	0	0	1	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												



Credit Risk - IRB Approach OP Financial group

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)	Of which: defaulted				Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions Corporates	0 851 111	0	0 826 21	0 75 32	0 0	0 2 0	0 948 113	0	0 922 25	0 84 35	0	0 2 0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	0 110 4	0 0 0	0 20 4	0 32 1	0 0	0 0	0 110 4	0	0 23 4	0 34 1	0	0
FRANCE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	2 0 2	0 0	2 0 2	1 0 1	0	0	3 0 3	0	3 0 3	1 0 1	0	0
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	0 2 1	0	0 1	0	0	0	0 1	0	0 1	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity Securitisation	1 0	0	1 0	0	0	0	1 0	0	1 0	0	0	0
	Other non credit-obligation assets IRB Total												

IRB Total

III, and the Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

								IRB Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	Original Exposure ¹			sure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted 0 0 0			Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central	banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institut		0	0	0	0	0	0	0	0	0	0	0	0
	Corpora		169	8	108	82	0	1	187	7	116	99	0	1
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	. 0	. 0	0	0
	Retail	Corporates - Of Which: SME	150	8	94	65	0	1	148	7	86	64	0	1
	Retail		U	U	0	0	0	0	0	0	0	U	U	
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LITHUANIA		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
LITHUANIA		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	ů	0	ı ö	ů
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	ı ö	ı ő
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	o o	0	n n	ň
	Equity		0	0	ő	0	0	0	0	0	ő	o	0	0
	Securiti	sation												
	Other n	on credit-obligation assets												
	IRB Tot	al												

	Í	IRB Approach												
							1КВ Аррго	scn						
				As of 31/12/	2017					As of 30/	06/2018			
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted 0 0 73 0 0 0	provisions	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,282	0	1,282	77	0	0	1,144	0	1,144	73	0	0	
	Corporates	1	0	1	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	Of which:	0	
	Retail	1	0	1	0	0	0	2	0	2	0	0	0	
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0	
CANADA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
CANADA	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0	
	Retail - Qualifying Revolving	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		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	ů	ů			
	Equity	0	0	0	0	0	0	0	0	n	ů	0	ů	
	Securitisation		, i	, and	-		, and		Ü	ŭ	Ü	ŭ		
	Other non credit-obligation assets													
	IRB Total													

IKB TO(a)

10 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).

								IRB Appro	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Expo	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(min EUR, %)			Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		733	0	726	142	0	0	734	0	728	144	0	0
	Corporates		34	0	20	24	0	0	34	0	20	23	0	0
	Corporates - Of Which: Specialised L	ending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME		9	0	0	0	0	0	3	0	1	1	0	0
	Retail		20	0	20	1	0	0	22	0	21	1	0	0
	Retail - Secured on real estate p		14	0	14	1	0	0	14	0	14	1	0	0
		estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM		estate property - Of Which: non-	14	0	14	1	0	0	14	0	14	1	0	0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail		6	0	6	0	0	0	8	0	7	1	0	0
	Retail - Other Retail - Of		1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of	Which: non-SME	5	0	5	0	0	0	8	0	6	0	0	0
	Equity		2	0	2	5	0	0	1	0	1	2	0	0
	Securitisation													
	Other non credit-obligation assets													
	IRB Total													



Credit Risk - IRB Approach
OP Financial group

							IRB Approa	ich					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	n	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	ō	ō	0	0	0	0	0	ō	0	0	ō
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
, ,	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IDR Total												

								IRB Approa	ich					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure	Risk expos	sure amount	Value adjustments and	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
		panks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti		0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	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	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitis		0	0	0	0	0	0	0	0		0	0	0
		n credit-obligation assets												
Printed amorture unlike fivoneurs value in reported h	IRB Tota	1												

								IRB Approa	ich					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(m	in EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central gover	nments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: S		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: S	SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on re		0	0	0	0	0	0	0	0	0	0	0	0
		red on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10		red on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Re	volving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0	0
		er Retail - Of Which: SME er Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
		r Ketail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisation		0	0	0	0	- 0	0	- 0	0	0		0	0
	Other non credit-obligation asse	ate.												
	IRB Total													

TRG TOTAL

(1) 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).



Sovereign Exposure

OP Financial group

(mln EUR)									As of 31/	12/2017								
				Memo: break	down by acco	ounting portfo	olio											
Country / Region	Financial as	of which:	Amount of which: debt	Held for trading ¹	of which: Loans and	of which: Debt	Designated at fair value through profit or loss ²	of which: Loans and	of which: Debt	Available-for- sale ³	of which: Loans and	of which: Debt	Loans and Receivables ⁴	of which: Loans and	of which: Debt	Held-to- maturity investments	of which: Loans and	of which: Debt
		advances	securities		advances	securities	0. 1033	advances	securities		advances	securities		advances	securities		advances	securities
TOTAL - ALL COUNTRIES	5,183.4	1,253.3	3,930.1	45.5	0.0	45.5	0.0	0.0	0.0	3,883.3	0.0	3,883.3	1,253.3	1,253.3	0.0	1.3	0.0	1.3
Austria	0.0	0.0	0.0															
Belgium	73.4	0.0	73.4															
Bulgaria	0.0	0.0	0.0															
Croatia Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	75.3	0.0	75.3															
Estonia	40.2	40.2	0.0															
Finland	1,357.4	1,153.0	204.5															
France	145.8	0.0	145.8															
Germany	1,997.3	0.0	1,997.3															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	0.0	0.0	0.0															
Latvia	0.0	0.0	0.0															
Lithuania	58.3	58.3	0.0															
Luxembourg	0.0	0.0	0.0															
Malta Netherlands	0.0 819.5	0.0	0.0 819.5															
Poland	0.0	0.0	0.0															
Portugal	0.0	0.0	0.0															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	0.0	0.0	0.0															
Sweden	109.7	1.9	107.8															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland Australia	0.0	0.0	0.0															
Australia Canada	0.0 30.9	0.0	30.9															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	0.0	0.0	0.0															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	475.5	0.0	475.5															
Note:																		

Note:
Information disclosed in this template is sourced from FINREP templates F 20 and F 04.
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

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

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP



	deneral govern	OP Financial group	the counterparty											
		OF FINANCIAL GROUP					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet		or exposures		Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
					I	T					I			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	exposure amount
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [
[3M - 1Y] [1Y - 2Y]														
[2Y - 3Y [[3Y - 5Y [Austria													
[5Y - 10Y [[10Y - more														
Total														
[3M - 1Y [Belgium													
[3Y - 5Y [5Y - 10Y 10Y - more	веіgium													
Total 「0 - 3M 「 「3M - 1Y 「														
3M - 1Y 1 Y - 2Y 1 Y - 3Y 13Y - 5Y 15Y - 10Y	Butanta													
[3Y - 5Y [5Y - 10Y	Bulgaria													
[10Y - more Total [0 - 3M [
[0 - 3M [
[3Y - 5Y [Cyprus													
f10Y - more Total f 0 - 3M f	1													
[3M-1Y] [11-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Czech Republic													
[3Y - 5Y [[5Y - 10Y [Czech Kepublic													
[10Y - more Total [0 - 3M [[3M - 1Y [1													
[17 - 27]														
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Denmark													
[10Y - more Total [0 - 3M [1													
[0 - 3M [
[3Y - 5Y [[5Y - 10Y [Estonia													
Total														



e sheet e exposures
: exposures
Risk weighted exposure amount
Provisions
PIOVISIONS
0
0
0 0
0
0
0 0



	J	OP Financial group												
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											Risk weighted exposure amount
			positions	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 [Italy													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y	Latvia													
10Y - more	Lithuania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Luxembourg													
Total [0 - 3M [13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 15Y - more	Malta													
TOY - more	Netherlands													
[0 - 3M F 3M - 1Y F 1Y - 2Y F 2Y - 3Y F 2Y - 5Y F 5Y - 10Y F 10Y - more	Poland													
Total	1													



		OP Financial group												
							As of 30/06/2018							
						Dire	ct exposures							
((mln EUR)			On balance si	neet				Deriva	tives		Off balar	nce sheet	
												Off-halance el	heet exposures	
												On-parance si	leet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity Coun	untry / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [
[2Y - 3Y [Portugal													
[5Y - 10Y [10Y - more Total														
[0 - 3M [
[1Y - 2Y [2Y - 3Y [3Y - 5Y	Romania													
[10Y - more														
Total 0 - 3M 3M - 1Y														
T 1Y - 2Y F	Slovakia													
[3Y - 5Y [5Y - 10Y [10Y - more														
Total	-													
	Slovenia													
[5Y - 10Y [Sioveilla													
[10Y - more Total [0 - 3M [
[3M-1Y] [1Y-2Y] [2Y-3Y]														
[3Y - 5Y [Spain													
Total														
[0 - 3M [3M - 1Y [1Y - 2Y														
2Y - 3Y 3Y - 5Y 5Y - 10Y	Sweden													
Total														
[0 - 3M [
[3Y - 5Y]	Jnited Kingdom													
	ļ													



	Concran govern	OP Financial group	and doubles party											
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance si	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	exposure amount
[0 - 3M [
[0 - 3M [Iceland													
Total	Liechtenstein													
[0 - 3M [Norway													
Total [0 - 3M [Australia													
[10Y - more Total [0 - 3M [
[3M - 1Y [Canada													
[0 - 3M [Hong Kong													
Total [0 - 3M	Japan													



	General govern	ments exposures by country of OP Financial group	the counterparty											
		OP FINANCIAI GROUD					As of 30/06/2018							
						Direc	ct exposures	<u>'</u>						
						Dile	ct exposures							_
	(mln EUR)		ı	On balance sl	neet				Deriva	tives		Off balai	nce sheet	
												Off-balance si	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of						1					Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											exposure amount
		derivative financial assets	positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets		of which: Financial assets at							
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [U.S.													
137 - 371 15Y - 10Y I 110Y - more														
[10Y - more Total [0 - 3M [
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
2Y - 3Y 13Y - 5Y 15Y - 10Y	China													
10Y - more	-													
[0 - 3M [[3M - 1Y [
[1Y - 2Y [Switzerland													
[3Y - 5Y [5Y - 10Y [10Y - more														
Total														
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Other advanced economies non EEA													
[5Y - 10Y [10Y - more	-													
[0 - 3M [
[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Other Central and eastern Europe countries non EEA													
	Europe countries non EEA													
Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Middle East													
[5Y - 10Y [10Y - more Total														
[0 - 3M [
[3M - 1Y [Latin America and the													
[3Y - 5Y [5Y - 10Y	Caribbean													
I 10Y - more Total														



General governments exposures by country of the counterparty

	General governi	OP Financial group	are counterparty											
		OF TIMERICAL GLOUD					As of 30/06/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Risk weighted exposure amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa													
TO - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	Others	12 143 156 203 184 1,027	12 143 156 203 184 1,027	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 131 150 185 143 973	12 12 5 18 41 54	0 0 0	0 0 5 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	27 0 0 100 4 16	0 0 0 0	
Total		1,733	1,733	0	0	1,582	151	0	5	0	0	147	0	20

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 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 records cover or view consoures to central, recording all cases are designed and case of the control of the counterparts with full or cartial coverment cuarantees.

(3) The basks disclose the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short couldons have to the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short couldons have the same muturities.

(4) The exposures recorded now only exposures to control recorded now of the control to control control to cont

(5) Residual countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not not recovered and Turkey.

Other CEE one TEAL Ribbania, Bossia and Hercepoints, PR Mecadonia, Mortenegro, Serbia and Turkey.

Middle Sest: Barran. Dittod. Iran. Iran. Jordan. Kurwalt. Lebaron. Libro. Orans. Ostats. Sund Arabia. Sudin. Swita. United Arab Emirates and Yemen.

Middle Sest: Barran. Dittod. Iran. Iran. Jordan. Kurwalt. Lebaron. Libro. Orans. Ostats. Sund Arabia. Sudin. Swita.

Middle Sest: Barran. Dittod. Iran. Iran. Jordan. Kurwalt. Lebaron. Libro. Orans. Ostats. Sund Arabia. Sudin. Swita.

Middle Sest: Barran. Dittod. Iran. Iran. Jordan. Kurwalt. Lebaron. Libro. Orans. Ostats. Sund Arabia. Sudin. Mercol. Sudin. Middle Arabia. Sudin. Mercol. Sudin. Middle Arabia. Sudin. Mercol. Exposit. Orange. Person. Sund Mercol. Sund. Middle Arabia. Sudin. Mercol. Exposit. Orange. Person. Sund. Mercol. Sund. Middle Arabia. Sund. Arabia. Sudin. Mercol. Sund. Middle Arabia. Sund. Arabia. Sund. Mercol. Sund. Middle Arabia. Sund. Arabia. Sund. Arabia. Sund. S



Performing and non-performing exposures

	As of 31/12/2017						As of 30/06/2018							
	Gross carrying amount						Collaterals and financial		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial
		Of which performing but past due >30	Of which non	Of which non-performing ¹		On non- performing	guarantees received on non- performing exposures	pei pa	Of which performing but past due >30			On performing exposures ²	On non- performing	guarantees received on non- performing exposures
(min EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³			days and <=90 days		Of which: defaulted	exposures	exposures ³	
Debt securities (including at amortised cost and fair value)	11,963	0	0	0	0	0	0	11,650	0	0	0	2	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	3,885	0	0	0	0	0	0	3,517	0	0	0	0	0	0
Credit institutions	6,349	0	0	0	0	0	0	6,268	0	0	0	1	0	0
Other financial corporations	303	0	0	0	0	0	0	282	0	0	0	0	0	0
Non-financial corporations	1,427	0	0	0	0	0	0	1,584	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	96,217	165	1,487	1,253	48	445	913	101,086	102	1,427	1,142	147	372	775
Central banks	12,815	0	0	0	0	0	0	15,553	0	0	0	0	0	0
General governments	1,253	0	0	0	0	0	0	1,204	0	0	0	2	0	0
Credit institutions	450	0	0	0	2	0	0	350	0	0	0	2	0	0
Other financial corporations	899	0	0	0	1	0	0	860	0	0	0	2	0	0
Non-financial corporations	29,838	30	782	706	24	332	354	31,415	13	763	667	69	300	306
of which: small and medium-sized enterprises at amortised cost	14,186	25	594	540	14	232	296	14,298	10	541	472	21	199	0
Households	50,961	136	705	548	22	113	559	51,705	89	664	476	72	72	469
DEBT INSTRUMENTS other than HFT	108,180	165	1,487	1,253	48	445	913	112,736	102	1,427	1,142	148	372	775
OFF-BALANCE SHEET EXPOSURES	23,060		84	80	0	0	15	24,477		86	73	4	0	5

⁽¹⁾ 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

⁽²⁾ Institutions report here collective allowances for incurrred 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)

⁽⁹⁾ 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)

⁽⁴⁾ 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/fiction convention, as explained in Annex V, Part 1 paragraphs 9 and 10 Regulation (EU) No 880/2014 - 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 of fibralance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 31/12/2017			As of 30/06/2018						
	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 ²		Collateral and financial	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 ²		Collateral and financial		
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		
(min EUR) Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	·		0		
	-	_	U	U	_	U	U	0	0	U		
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)	2,311	432	73	71	2,179	2,450	425	55	52	2,254		
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	391	160	39	38	333	432	172	39	37	349		
of which: small and medium-sized enterprises at amortised cost	320	138	34	34	273	337	146	32	30	0		
Households	1,920	272	34	33	1,847	2,018	253	16	16	1,906		
DEBT INSTRUMENTS other than HFT	2,311	432	73	71	2,179	2,450	425	55	52	2,254		
Loan commitments given	2	0	0	0	1	0	0	0	0	0		

⁽¹⁾ 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

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