



2018 EU-wide Stress Test

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

2018 EU-wide Stress Test: Summary

OP Financial Group

	(min EUR, %)							
	Actual (starting year)	Restated (starting year)	Baseline Scenario			Adverse Scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	1,080		1,061	937	727	644	537	501
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	175		123	123	123	0	92	92
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-48		-331	-71	-79	-716	-219	-324
Profit or (-) loss for the year	1,011		419	421	266	-528	-149	-226
Coverage ratio: non-performing exposure (%)	36.34%	30.50%	25.75%	23.15%	21.13%	31.39%	26.86%	23.83%
Common Equity Tier 1 capital	9,891	9,930	10,274	10,445	10,517	9,263	8,672	8,030
Total Risk exposure amount (all transitional adjustments included)	49,216	49,164	49,107	49,286	49,486	50,108	51,317	52,538
Common Equity Tier 1 ratio, %	20.10%	20.20%	20.92%	21.19%	21.25%	18.49%	16.90%	15.28%
Fully loaded Common Equity Tier 1 ratio, %	20.10%	20.20%	20.92%	21.19%	21.25%	18.49%	16.90%	15.28%
Tier 1 capital	9,973	10,011	10,346	10,496	10,548	9,334	8,723	8,062
Total leverage ratio exposures	127,027	127,027	127,027	127,027	127,027	127,027	127,027	127,027
Leverage ratio, %	7.85%	7.88%	8.14%	8.26%	8.30%	7.35%	6.87%	6.35%
Fully loaded leverage ratio, %	7.79%	7.82%	8.09%	8.22%	8.28%	7.29%	6.83%	6.32%
Memorandum items								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) ¹			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0	0	0	0	0	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period

2018 EU-wide Stress Test: Credit risk IRB

OP Financial Group

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
(min EUR, %)															
OP Financial Group	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	7,299	0	0	0	1,054	0	967	0	0	0	0	0
	Corporates	0	0	33,159	744	0	0	21,436	0	31,799	759	382	328	43.2%	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	12,516	399	0	0	8,414	0	12,402	368	131	109	29.5%	
	Retail	51,009	458	0	0	4,380	580	0	0	50,961	505	118	71	14.0%	
	Retail - Secured on real estate property	44,721	350	0	0	2,721	419	0	0	44,680	392	69	35	9.1%	
	Retail - Secured on real estate property - Of Which: SME	796	18	0	0	199	38	0	0	795	19	2	1	6.8%	
	Retail - Secured on real estate property - Of Which: non-SME	43,925	332	0	0	2,522	381	0	0	43,884	373	67	34	9.2%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	6,287	108	0	0	1,659	161	0	0	6,281	113	48	35	31.3%	
	Retail - Other Retail - Of Which: SME	757	25	0	0	463	101	0	0	756	25	9	6	24.9%	
	Retail - Other Retail - Of Which: non-SME	5,530	83	0	0	1,196	60	0	0	5,525	88	39	29	33.2%	
	Equity									2,107	0	0	0	0.0%	
	Securitisation														
Other non-credit obligation assets									1,026	0	0	0	0		
IRB TOTAL	51,009	458	40,458	744	4,380	580	22,489	0	86,860	1,264	500	399	31.5%		

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)														
Finland	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	415	0	0	0	36	0	15	0	0	0	0
	Corporates	0	0	31,565	735	0	0	20,457	0	30,233	750	379	327	43.6%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	11,394	350	0	0	7,730	0	11,304	360	128	107	29.9%
	Retail	50,753	454	0	0	4,355	576	0	0	50,707	500	116	70	13.9%
	Retail - Secured on real estate property	44,530	348	0	0	2,707	416	0	0	44,489	388	68	35	9.0%
	Retail - Secured on real estate property - Of Which: SME	796	18	0	0	199	38	0	0	795	19	2	1	6.8%
	Retail - Secured on real estate property - Of Which: non-SME	43,734	329	0	0	2,508	378	0	0	43,694	370	66	34	9.1%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	6,223	106	0	0	1,648	160	0	0	6,218	111	48	35	31.1%
	Retail - Other Retail - Of Which: SME	751	25	0	0	459	101	0	0	750	25	9	6	24.9%
	Retail - Other Retail - Of Which: non-SME	5,472	82	0	0	1,189	60	0	0	5,468	86	39	29	33.0%
	Equity									2,102	0	0	0	0.0%
	Securitisation													
Other non-credit obligation assets									1,026	0	0	0	0	
IRB TOTAL	50,753	454	31,979	735	4,355	576	20,493	0	84,083	1,250	494	396	31.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)														
Germany	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	943	0	0	0	143	0	81	0	0	0	0
	Corporates	0	0	27	0	0	0	16	0	27	0	0	0	31.6%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	14	0	0	0	8	0	14	0	0	0	31.6%
	Retail	18	0	0	0	1	0	0	0	18	0	0	0	15.6%
	Retail - Secured on real estate property	15	0	0	0	1	0	0	0	15	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	0
	Retail - Secured on real estate property - Of Which: non-SME	15	0	0	0	1	0	0	0	15	0	0	0	0.0%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	0	0	0	0	0	0	3	0	0	0	26.5%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	0	0	0	0	0	0	3	0	0	0	26.5%
	Equity									0	0	0	0	0
	Securitisation													
Other non-credit obligation assets									0	0	0	0	0	
IRB TOTAL	18	0	971	0	1	0	158	0	126	0	0	0	17.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB
OP Financial Group

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Sweden	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	937	0	0	0	73	0	202	0	0	0	0	0
	Corporates	0	0	648	0	0	0	390	0	645	0	1	0	0	3.2%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	549	0	0	0	323	0	547	0	1	0	0	27.3%
	Retail	58	1	0	0	6	0	0	0	58	1	0	0	0	18.1%
	Retail - Secured on real estate property	37	0	0	0	2	0	0	0	37	0	0	0	0	13.7%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	37	0	0	0	2	0	0	0	37	0	0	0	0	13.7%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	21	0	0	0	4	0	0	0	21	0	0	0	0	22.8%
	Retail - Other Retail - Of Which: SME	11	0	0	0	1	0	0	0	11	0	0	0	0	0.0%
	Retail - Other Retail - Of Which: non-SME	20	0	0	0	3	0	0	0	20	0	0	0	0	22.8%
	Equity									0	0	0	0	0	0
	Securitisation														
Other non-credit obligation assets									0	0	0	0	0	0	
IRB TOTAL		58	1	1,585	0	6	0	463	0	904	1	1	0	15.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
France	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	826	0	0	0	75	0	29	0	0	0	0	0
	Corporates	0	0	21	0	0	0	32	0	21	0	0	0	0	31.2%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	20	0	0	0	32	0	20	0	0	0	0	0
	Retail	4	0	0	0	1	0	0	0	3	0	0	0	0	19.3%
	Retail - Secured on real estate property	2	0	0	0	1	0	0	0	2	0	0	0	0	20.9%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	1	0	0	0	2	0	0	0	0	20.9%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	0	6.8%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	6.8%
	Equity									0	0	0	0	0	0
	Securitisation														
Other non-credit obligation assets									0	0	0	0	0	0	
IRB TOTAL		4	0	847	0	1	0	107	0	54	0	0	0	19.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)															
Canada	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	1,282	0	0	0	77	0	2	0	0	0	0	0
	Corporates	0	0	1	0	0	0	0	0	1	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	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	0	0
	Retail	1	0	0	0	0	0	0	0	1	0	0	0	0	0
	Retail - Secured on real estate property	1	0	0	0	0	0	0	0	1	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	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	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	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity									0	0	0	0	0	0
	Securitisation														
Other non-credit obligation assets									0	0	0	0	0	0	
IRB TOTAL		1	0	1,283	0	0	0	78	0	4	0	0	0	0	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB
OP Financial Group

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
Netherlands	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	59	0	0	0	13	0	52	0	0	0	0
	Corporates	0	0	107	0	0	0	39	0	107	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	14	0	0	0	10	0	13	0	0	0	0
	Retail	5	0	0	0	0	0	0	0	5	0	0	0	0
	Retail - Secured on real estate property	3	0	0	0	0	0	0	0	3	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	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	0	0	0	0	3	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	0	0	0	0	0	0	2	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	0	0	2	0	0	0	0
	Equity									0	0	0	0	0
	Securitisation													
Other non-credit obligation assets									0	0	0	0	0	
IRB TOTAL	5	0	166	0	0	0	51	0	165	0	0	0	0	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
Norway	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	939	0	0	0	49	0	25	0	0	0	0
	Corporates	0	0	231	0	0	0	96	0	229	0	1	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	141	0	0	0	51	0	139	0	0	0	0
	Retail	13	0	0	0	2	0	0	0	11	0	0	0	51.1%
	Retail - Secured on real estate property	8	0	0	0	1	0	0	0	8	0	0	0	3.6%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	8	0	0	0	1	0	0	0	8	0	0	0	3.6%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	0	0	1	0	0	0	3	0	0	0	66.4%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	0	0	1	0	0	0	3	0	0	0	66.4%
	Equity									0	0	0	0	0
	Securitisation													
Other non-credit obligation assets									0	0	0	0	0	
IRB TOTAL	12	0	1,170	0	2	0	145	0	265	1	1	0	51.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
N.A.	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
Other non-credit obligation assets														
IRB TOTAL														

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

OP Financial Group

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
N.A.	Central banks and central governments														
	Institutions														
	Corporates														
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail														
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-SME														
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
Other non-credit obligation assets															
IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
N.A.	Central banks and central governments														
	Institutions														
	Corporates														
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail														
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-SME														
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
Other non-credit obligation assets															
IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

OP Financial Group

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ²	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ²	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
OP Financial Group	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	961	5	7	2	45.0%	956	11	10	5	45.0%	950	17	12	8	45.0%
	Corporates	31,521	1,036	456	361	34.9%	31,267	1,290	483	386	30.0%	30,996	1,562	518	413	26.5%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	12,231	539	167	124	23.0%	12,083	688	176	134	19.4%	11,926	844	188	143	9.3%
	Retail	50,599	866	236	95	11.0%	50,350	1,115	244	112	10.0%	50,090	1,376	263	128	5.8%
	Retail - Secured on real estate property	44,394	678	168	47	6.9%	44,206	866	167	55	6.3%	44,009	1,063	177	62	3.3%
	Retail - Secured on real estate property - Of Which: SME	778	37	2	2	4.4%	764	50	2	2	3.8%	751	63	3	2	6.0%
	Retail - Secured on real estate property - Of Which: non-SME	43,616	641	166	45	7.0%	43,442	816	165	53	6.5%	43,258	1,000	175	60	21.0%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	6,206	189	68	48	25.6%	6,144	250	77	57	22.8%	6,081	313	86	66	15.6%
	Retail - Other Retail - Of Which: SME	737	44	12	9	20.2%	721	60	13	10	17.3%	706	75	15	12	22.8%
	Retail - Other Retail - Of Which: non-SME	5,469	145	56	39	27.3%	5,423	190	64	47	24.6%	5,375	238	71	54	0.0%
	Equity	2,107	1	0	0	0.0%	2,106	1	0	0	0.0%	2,106	2	0	0	-
	Securitisation	1,026	0	0	0	-	1,026	0	0	0	-	1,026	0	0	0	-
Other non-credit obligation assets	86,215	1,909	699	459	24.0%	85,706	2,418	737	503	20.8%	85,167	2,987	793	549	18.6%	
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ²	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ²	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Finland	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	13	1	2	1	45.0%	12	2	2	1	45.0%	11	3	2	2	45.0%
	Corporates	29,971	1,012	440	356	35.1%	29,723	1,259	466	379	30.1%	29,460	1,523	499	404	26.6%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	11,146	518	156	119	23.0%	11,002	662	164	128	19.3%	10,851	813	174	136	16.8%
	Retail	50,348	859	234	94	10.9%	50,101	1,106	242	110	10.0%	49,842	1,364	261	126	9.2%
	Retail - Secured on real estate property	44,205	673	167	46	6.9%	44,018	859	166	54	6.3%	43,822	1,055	176	61	3.3%
	Retail - Secured on real estate property - Of Which: SME	778	37	2	2	4.4%	764	50	2	2	3.8%	751	63	3	2	6.0%
	Retail - Secured on real estate property - Of Which: non-SME	43,427	636	165	44	7.0%	43,254	809	164	52	6.4%	43,071	992	174	59	21.0%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	6,143	186	67	47	25.5%	6,083	246	76	56	22.8%	6,020	309	85	65	15.6%
	Retail - Other Retail - Of Which: SME	731	44	12	9	20.3%	716	59	13	10	17.3%	701	74	15	12	22.7%
	Retail - Other Retail - Of Which: non-SME	5,412	142	55	39	27.2%	5,367	187	63	46	24.5%	5,319	235	70	53	0.0%
	Equity	2,101	1	0	0	0.0%	2,101	1	0	0	0.0%	2,100	2	0	0	-
	Securitisation	1,026	0	0	0	-	1,026	0	0	0	-	1,026	0	0	0	-
Other non-credit obligation assets	83,460	1,872	676	450	24.0%	82,964	2,369	711	490	20.7%	82,440	2,893	762	532	18.4%	
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ²	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ²	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Germany	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	80	1	2	1	45.0%	79	2	2	1	45.0%	78	3	2	1	45.0%
	Corporates	27	1	2	0	30.6%	26	1	2	0	30.7%	26	2	2	0	30.3%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	14	0	1	0	30.7%	14	1	1	0	31.1%	14	1	1	0	30.9%
	Retail	18	0	0	0	11.5%	17	0	0	0	10.1%	17	1	0	0	9.1%
	Retail - Secured on real estate property	15	0	0	0	1.8%	14	0	0	0	2.5%	14	0	0	0	2.7%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	15	0	0	0	1.8%	14	0	0	0	2.5%	14	0	0	0	2.7%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	3	0	0	0	24.0%	3	0	0	0	21.5%	3	0	0	0	19.3%
	Retail - Other Retail - Of Which: SME	0	0	0	0	8.5%	0	0	0	0	8.7%	0	0	0	0	8.6%
	Retail - Other Retail - Of Which: non-SME	3	0	0	0	24.2%	3	0	0	0	21.8%	3	0	0	0	19.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	124	2	3	1	34.8%	122	4	4	1	36.4%	121	5	4	2	36.8%	
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

OP Financial Group

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Sweden	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	201	0	1	0	45.0%	200	1	1	1	45.0%	200	2	2	1	45.0%
	Corporates	641	3	2	1	21.6%	638	7	3	1	20.8%	635	10	4	2	20.4%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	544	3	2	1	21.6%	542	5	3	1	19.7%	539	9	4	2	18.9%
	Retail	57	1	0	0	13.3%	57	2	0	0	11.3%	57	2	0	0	9.9%
	Retail - Secured on real estate property	37	1	0	0	9.3%	37	1	0	0	7.8%	37	1	0	0	6.8%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	37	1	0	0	9.3%	37	1	0	0	7.8%	37	1	0	0	6.8%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	20	1	0	0	17.5%	20	1	0	0	14.8%	20	1	0	0	13.1%
	Retail - Other Retail - Of Which: SME	1	0	0	0	10.0%	1	0	0	0	10.3%	1	0	0	0	10.3%
	Retail - Other Retail - Of Which: non-SME	19	1	0	0	17.8%	19	1	0	0	15.1%	19	1	0	0	13.4%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	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	0	-	
IRB TOTAL	900	5	3	1	21.6%	896	10	5	2	21.9%	891	15	6	3	22.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
France	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	29	0	0	0	45.0%	29	0	0	0	45.0%	29	0	0	0	45.0%
	Corporates	21	0	0	0	31.3%	21	0	0	0	30.6%	21	0	0	0	30.0%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	20	0	0	0	32.2%	20	0	0	0	32.2%	20	0	0	0	32.2%
	Retail	3	0	0	0	15.9%	3	0	0	0	15.1%	3	0	0	0	14.5%
	Retail - Secured on real estate property	2	0	0	0	17.3%	2	0	0	0	16.6%	2	0	0	0	16.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	17.3%	2	0	0	0	16.6%	2	0	0	0	16.0%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	1	0	0	0	6.3%	1	0	0	0	7.0%	1	0	0	0	8.0%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	6.3%	1	0	0	0	7.0%	1	0	0	0	8.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Securitisation	0	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	0	-	
IRB TOTAL	53	1	0	0	24.8%	53	1	0	0	26.6%	53	1	0	0	28.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Canada	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	2	0	0	0	45.0%	2	0	0	0	45.0%	2	0	0	0	45.0%
	Corporates	0	0	0	0	7.4%	0	0	0	0	7.9%	0	0	0	0	7.7%
	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	1	0	0	0	5.4%	1	0	0	0	5.3%	1	0	0	0	5.2%
	Retail - Secured on real estate property	1	0	0	0	6.4%	1	0	0	0	6.4%	1	0	0	0	6.3%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	6.4%	1	0	0	0	6.4%	1	0	0	0	6.3%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	4.9%	0	0	0	0	4.8%	0	0	0	0	4.6%
	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	4.9%	0	0	0	0	4.8%	0	0	0	0	4.6%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Securitisation	0	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	0	-	
IRB TOTAL	4	0	0	0	19.8%	4	0	0	0	20.2%	4	0	0	0	20.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

OP Financial Group

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Netherlands	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	52	0	0	0	45.0%	52	0	0	0	45.0%	52	1	0	0	45.0%
	Corporates	99	8	3	3	31.8%	99	8	3	3	31.2%	99	8	3	3	30.6%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	5	8	3	3	31.9%	5	8	3	3	31.6%	5	8	3	3	31.3%
	Retail	5	0	0	0	7.0%	5	0	0	0	6.8%	5	0	0	0	6.4%
	Retail - Secured on real estate property	3	0	0	0	2.5%	3	0	0	0	2.9%	3	0	0	0	2.7%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	2.5%	3	0	0	0	2.9%	3	0	0	0	2.7%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	2	0	0	0	7.2%	2	0	0	0	7.0%	2	0	0	0	6.8%
	Retail - Other Retail - Of Which: SME	0	0	0	0	7.3%	0	0	0	0	7.5%	0	0	0	0	7.7%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	4.9%	2	0	0	0	3.0%	2	0	0	0	2.4%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	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	0	-	
IRB TOTAL	156	8	3	3	31.3%	156	9	3	3	31.0%	155	9	3	3	30.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Norway	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	24	0	0	0	45.0%	24	0	0	0	45.0%	24	0	0	0	45.0%
	Corporates	225	0	1	0	29.6%	228	1	1	0	30.2%	228	1	1	0	30.3%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	139	0	1	0	31.9%	139	1	1	0	32.5%	139	1	1	0	32.4%
	Retail	11	1	0	0	41.9%	11	1	0	0	36.7%	11	1	0	0	33.0%
	Retail - Secured on real estate property	8	0	0	0	3.2%	8	0	0	0	3.4%	8	0	0	0	3.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	8	0	0	0	3.2%	8	0	0	0	3.4%	8	0	0	0	3.4%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	3	1	0	0	61.8%	3	1	0	0	58.7%	3	1	0	0	56.1%
	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	3	1	0	0	61.8%	3	1	0	0	58.7%	3	1	0	0	56.1%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	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	0	-	
IRB TOTAL	264	1	1	0	39.2%	264	2	1	1	35.1%	263	2	2	1	33.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

OP Financial Group

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

OP Financial Group

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
OP Financial Group	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	951	15	20	8	51.8%	935	31	27	16	51.8%	921	46	34	24	51.8%
	Corporates	31,284	1,274	554	390	30.6%	30,645	1,913	646	462	24.1%	29,962	2,596	745	536	20.7%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	12,125	645	198	132	20.5%	11,801	969	224	156	16.1%	11,444	1,226	253	180	13.6%
	Retail	50,596	870	486	261	30.0%	50,278	1,188	552	316	26.6%	49,761	1,705	720	400	23.4%
	Retail - Secured on real estate property	44,398	673	415	212	31.5%	44,160	911	468	256	28.1%	43,759	1,313	618	324	24.6%
	Retail - Secured on real estate property - Of Which: SME	772	42	3	2	4.1%	749	65	3	2	3.3%	724	91	3	3	2.8%
	Retail - Secured on real estate property - Of Which: non-SME	43,626	631	412	211	33.4%	43,411	846	466	254	30.0%	43,035	1,222	615	321	26.3%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	6,197	197	71	49	25.0%	6,118	276	83	60	21.8%	6,002	392	102	76	19.4%
	Retail - Other Retail - Of Which: SME	731	50	14	9	18.8%	704	77	16	12	15.4%	675	106	19	15	13.7%
	Retail - Other Retail - Of Which: non-SME	5,467	146	57	40	27.1%	5,413	200	67	48	24.2%	5,327	286	83	62	21.5%
	Equity	2,107	1	0	0	0.0%	2,106	1	0	0	0.0%	2,106	2	0	0	0.0%
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	1,026	0	0	0	-	1,026	0	0	0	-	1,026	0	0	0	-
IRB TOTAL	85,964	2,160	1,059	659	30.5%	84,991	3,133	1,224	794	25.3%	83,775	4,348	1,499	960	22.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
Finland	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	12	3	3	1	51.8%	10	4	3	2	51.8%	9	6	3	3	51.8%
	Corporates	29,741	1,242	531	382	30.8%	29,122	1,861	616	450	24.2%	28,461	2,521	709	519	20.6%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	11,045	619	180	126	20.4%	10,737	927	202	146	15.8%	10,397	1,266	226	167	13.2%
	Retail	50,344	862	484	260	30.1%	50,029	1,178	550	314	26.7%	49,516	1,691	718	398	23.5%
	Retail - Secured on real estate property	44,209	668	414	212	31.7%	43,973	905	468	255	28.2%	43,574	1,304	617	323	24.8%
	Retail - Secured on real estate property - Of Which: SME	772	42	3	2	4.1%	749	65	3	2	3.3%	724	91	3	3	2.8%
	Retail - Secured on real estate property - Of Which: non-SME	43,437	626	411	210	33.5%	43,224	840	465	253	30.1%	42,850	1,213	614	320	26.4%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	6,135	194	70	48	24.9%	6,056	273	82	59	21.7%	5,942	387	101	75	19.4%
	Retail - Other Retail - Of Which: SME	725	50	14	9	18.9%	699	76	16	12	15.5%	670	105	19	14	13.7%
	Retail - Other Retail - Of Which: non-SME	5,410	144	56	39	27.0%	5,357	197	66	48	24.1%	5,272	282	82	61	21.5%
	Equity	2,101	1	0	0	0.0%	2,101	1	0	0	0.0%	2,100	2	0	0	0.0%
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	1,026	0	0	0	-	1,026	0	0	0	-	1,026	0	0	0	-
IRB TOTAL	83,225	2,108	1,017	644	30.5%	82,289	3,044	1,170	766	25.2%	81,113	4,220	1,431	920	21.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
Germany	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	78	3	3	1	51.8%	76	5	4	3	51.8%	74	7	4	3	51.8%
	Corporates	27	1	2	0	29.6%	26	2	2	1	29.6%	24	3	2	1	29.2%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	14	0	1	0	30.5%	13	1	1	0	31.0%	13	2	1	1	30.8%
	Retail	18	0	0	0	11.6%	17	0	0	0	10.0%	17	1	0	0	8.2%
	Retail - Secured on real estate property	15	0	0	0	1.7%	14	0	0	0	2.5%	14	0	0	0	2.8%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	15	0	0	0	1.7%	14	0	0	0	2.5%	14	0	0	0	2.8%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	3	0	0	0	23.7%	3	0	0	0	20.8%	3	0	0	0	17.4%
	Retail - Other Retail - Of Which: SME	0	0	0	0	8.5%	0	0	0	0	8.7%	0	0	0	0	8.6%
	Retail - Other Retail - Of Which: non-SME	3	0	0	0	24.1%	3	0	0	0	21.4%	3	0	0	0	18.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	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	0	-
IRB TOTAL	122	4	5	2	43.1%	119	7	6	3	43.4%	116	10	7	4	42.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

OP Financial Group

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mín EUR, %)														
Sweden	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	199	2	3	1	51.8%	197	5	4	2	51.8%	194	7	6	4	51.8%
	Corporates	638	7	6	1	19.8%	628	17	8	3	19.6%	616	28	11	6	19.6%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	541	6	5	1	19.1%	522	15	7	3	18.4%	522	25	9	5	18.3%
	Retail	57	1	0	0	13.5%	57	3	0	0	11.1%	56	3	0	0	9.0%
	Retail - Secured on real estate property	37	1	0	0	9.5%	37	1	0	0	7.7%	36	1	0	0	6.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: non-SME	37	1	0	0	9.5%	37	1	0	0	7.7%	36	1	0	0	6.1%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	20	1	0	0	17.2%	20	1	0	0	14.3%	20	1	0	0	12.0%
	Retail - Other Retail - Of Which: SME	1	0	0	0	10.1%	1	0	0	0	10.4%	1	0	0	0	10.3%
	Retail - Other Retail - Of Which: non-SME	19	1	0	0	17.6%	19	1	0	0	14.7%	19	1	0	0	12.2%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	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	0	-	
IRB TOTAL	895	11	9	3	25.1%	882	24	13	6	25.0%	867	38	17	10	24.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mín EUR, %)														
France	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	29	0	0	0	51.8%	29	1	1	0	51.8%	28	1	1	1	51.8%
	Corporates	21	0	0	0	31.0%	21	0	0	0	29.9%	21	0	0	0	28.9%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	20	0	0	0	32.2%	20	0	0	0	32.2%	20	0	0	0	32.2%
	Retail	3	0	0	0	15.9%	3	0	0	0	15.0%	3	0	0	0	14.0%
	Retail - Secured on real estate property	2	0	0	0	17.3%	2	0	0	0	16.6%	2	0	0	0	15.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	17.3%	2	0	0	0	16.6%	2	0	0	0	15.4%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	1	0	0	0	6.3%	1	0	0	0	7.2%	1	0	0	0	8.8%
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	6.3%	1	0	0	0	7.2%	1	0	0	0	8.8%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	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	0	-	
IRB TOTAL	53	1	-	0	32.2%	53	1	1	0	36.6%	52	2	1	1	38.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mín EUR, %)														
Canada	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	2	0	0	0	51.8%	2	0	0	0	51.8%	2	0	0	0	51.8%
	Corporates	0	0	0	0	7.3%	0	0	0	0	7.9%	0	0	0	0	7.7%
	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	1	0	0	0	4.7%	1	0	0	0	5.2%	1	0	0	0	5.3%
	Retail - Secured on real estate property	1	0	0	0	6.4%	1	0	0	0	6.3%	1	0	0	0	6.1%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	6.4%	1	0	0	0	6.3%	1	0	0	0	6.1%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	4.0%	0	0	0	0	4.6%	0	0	0	0	4.7%
	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	4.0%	0	0	0	0	4.6%	0	0	0	0	4.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	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	0	-	
IRB TOTAL	4	0	0	0	33.5%	4	0	0	0	32.2%	4	0	0	0	30.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

OP Financial Group

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

OP Financial Group

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
OP Financial Group	Central governments or central banks	17,231	0	0	0	14,729	28	0	0	0.0%
	Regional governments or local authorities	3,792	0	18	0	2,026	11	0	0	0.0%
	Public sector entities	62	0	0	0	1	0	0	0	0.0%
	Multilateral Development Banks	779	0	0	0	89	0	0	0	0.0%
	International Organisations	476	0	0	0	0	0	0	0	0.0%
	Institutions	430	0	8	0	200	2	0	0	0.0%
	Corporates	2,277	3	2,204	3	2,263	16	5	4	22.6%
	of which: SME	1,297	3	1,277	3	1,283	16	5	4	22.6%
	Retail	1,422	22	1,055	18	1,417	27	22	9	34.4%
	of which: SME	17	1	10	1	16	1	0	0	16.3%
	Secured by mortgages on immovable property	558	1	220	0	527	3	0	0	13.5%
	of which: SME	10	0	3	0	10	1	0	0	28.4%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures			324	0	154	0	0	0	0.0%	
Standardised Total		27,190	26	3,829	22	21,406	87	28	13	15.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Finland	Central governments or central banks	15,186	0	0	0	14,698	28	0	0	0.0%
	Regional governments or local authorities	2,243	0	0	0	1,932	11	0	0	0.0%
	Public sector entities	62	0	0	0	1	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	132	0	11	0	139	2	0	0	0.0%
	Corporates	1,016	3	952	3	1,009	8	3	2	25.3%
	of which: SME	93	3	83	3	87	8	2	2	25.2%
	Retail	1,412	22	1,048	18	1,407	26	21	9	34.7%
	of which: SME	12	1	7	1	12	1	0	0	16.3%
	Secured by mortgages on immovable property	557	1	220	0	526	3	0	0	13.5%
	of which: SME	10	0	3	0	10	1	0	0	28.4%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					154	0	0	0	0.0%	
Standardised Total		20,762	26	2,544	21	19,857	79	25	12	14.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(min EUR, %)										
Germany	Central governments or central banks	699	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	1,282	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	2	0	0	0	2	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0	0	0.0%
	of which: SME	1	0	0	0	0	0	0	0	0.0%
	Retail	1	0	0	0	1	0	0	0	50.4%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total		1,984	0	1	0	3	0	0	0	50.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

OP Financial Group

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Sweden	Central governments or central banks	57	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	53	0	0	0	2	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	1	0	1	0	1	0	0	0	41.1%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures										
Standardised Total	111	0	1	0	3	0	0	0	41.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
France	Central governments or central banks	236	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	203	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures										
Standardised Total	439	0	0	0	0	0	0	0	0.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
Canada	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	31	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	23.9%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures										
Standardised Total	31	0	0	0	0	0	0	0	23.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

OP Financial Group

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Netherlands	(min EUR, %)									
	Central governments or central banks	819	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	81.6%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
Equity										
Securitisation										
Other exposures										
Standardised Total		820	0	0	0	0	0	0	81.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Norway	(min EUR, %)									
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0	0	50.4%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
Equity										
Securitisation										
Other exposures										
Standardised Total		0	0	0	0	0	0	0	50.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated 31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
N.A.	(min EUR, %)									
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
Equity										
Securitisation										
Other exposures										
Standardised Total										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

OP Financial Group

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)										
N.A.	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
Equity										
Securitisation										
Other exposures										
Standardised Total										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)										
N.A.	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
	of which: SME									
	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
Equity										
Securitisation										
Other exposures										
Standardised Total										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

OP Financial Group

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
Collective investments undertakings (CIU)																
Equity																
Securitisation																
Other exposures																
Standardised Total																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
	of which: SME															
	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
Collective investments undertakings (CIU)																
Equity																
Securitisation																
Other exposures																
Standardised Total																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Risk exposure amounts

OP Financial Group

(mln EUR)

	Actual	Restated	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	39,383	39,331	40,198	40,542	40,872	41,798	44,239	47,154
Risk exposure amount for securitisations and re-securitisations	42	0	45	48	51	57	71	84
Risk exposure amount other credit risk	39,341	39,331	40,152	40,494	40,821	41,741	44,168	47,071
Risk exposure amount for market risk	1,382	1,382	1,382	1,382	1,382	1,396	1,410	1,426
Risk exposure amount for operational risk	3,958	3,958	3,958	3,958	3,958	3,958	3,958	3,958
Other risk exposure amounts	4,492	4,492	3,569	3,403	3,274	2,956	1,711	0
Total risk exposure amount	49,216	49,164	49,107	49,286	49,486	50,108	51,317	52,538

2018 EU-wide Stress Test: Capital

OP Financial Group

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
		(m€ EUR,%)							
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	A.2	81	81	72	51	31	72	51	31
	A.2.1	0	0	0	0	0	0	0	0
	A.2.2	0	0	0	0	0	0	0	0
	A.2.3	0	0	0	0	0	0	0	0
	A.2.4	81	81	72	51	31	72	51	31
	A.2.4.1	0	0	0	0	0	0	0	0
	A.3	9,973	10,011	10,346	10,496	10,548	9,334	8,723	8,062
	A.4	1,121	1,121	988	798	284	988	798	284
	A.4.1	1,121	1,121	988	798	284	988	798	284
	A.4.2	0	0	0	0	0	0	0	0
	A.4.3	0	0	0	0	0	0	0	0
	A.4.3.1	0	0	0	0	0	0	0	0
A.5	0	0	0	0	0	0	0	0	
TOTAL RISK EXPOSURE AMOUNT	B	49,216	49,164	49,107	49,286	49,486	50,108	51,317	52,538
	B.1	0	0	0	0	0	0	0	0
	B.2	0	0	0	0	0	0	0	0
CAPITAL RATIOS (%) Transitional period	C.1	20.10%	20.20%	20.92%	21.19%	21.25%	18.49%	16.90%	15.28%
	C.2	20.26%	20.36%	21.07%	21.30%	21.32%	18.63%	17.00%	15.34%
	C.3	22.54%	22.64%	23.08%	22.92%	21.89%	20.60%	18.55%	15.88%
Fully loaded CAPITAL	D.1	9,891	9,930	10,274	10,445	10,517	9,263	8,672	8,030
	D.2	9,891	9,930	10,274	10,445	10,517	9,263	8,672	8,030
	D.3	11,012	11,050	11,263	11,243	10,801	10,251	9,470	8,314
CAPITAL RATIOS (%) Fully loaded	E.1	20.10%	20.20%	20.92%	21.19%	21.25%	18.49%	16.90%	15.28%
	E.2	20.10%	20.20%	20.92%	21.19%	21.25%	18.49%	16.90%	15.28%
	E.3	22.37%	22.48%	22.94%	22.81%	21.83%	20.46%	18.45%	15.83%
Memorandum Items	F	0	0	0	0	0	0	0	0
	G	0	0	0	0	0	0	0	0
	G.1	0	0	0	0	0	0	0	0
	H.1	127,027	127,027	127,027	127,027	127,027	127,027	127,027	127,027
	H.2	127,027	127,027	127,027	127,027	127,027	127,027	127,027	127,027
	H.3	7.85%	7.88%	8.14%	8.26%	8.30%	7.35%	6.87%	6.35%
	H.4	7.79%	7.82%	8.09%	8.22%	8.28%	7.29%	6.83%	6.32%
Transitional combined buffer requirements (%)	P.1	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%	0.03%
	P.3	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
	P.4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P.6	4.53%	4.53%	4.53%	4.53%	4.53%	4.53%	4.53%	4.53%	

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in row F

2018 EU-wide Stress Test: P&L

OP Financial Group

	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
Net interest income	1,080	1,061	937	727	644	537	501
Interest income	1,973	1,784	1,822	2,002	1,980	2,057	2,335
Interest expense	-893	-723	-885	-1,276	-1,304	-1,468	-1,768
Dividend income	481	410	310	310	241	241	241
Net fee and commission income	606	558	576	600	485	485	485
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	175	123	123	123	0	92	92
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					0		
Other operating income not listed above, net	162	67	52	53	46	52	53
Total operating income, net	2,503	2,218	1,998	1,813	1,415	1,407	1,372
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-48	-331	-71	-79	-716	-219	-324
Other income and expenses not listed above, net	-1,292	-1,290	-1,325	-1,353	-1,453	-1,401	-1,371
Profit or (-) loss before tax from continuing operations	1,162	598	602	381	-754	-213	-323
Tax expenses or (-) income related to profit or loss from continuing operations	-151	-179	-181	-114	226	64	97
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	1,011	419	421	266	-528	-149	-226
Amount of dividends paid and minority interests after MDA-related adjustments	89	126	126	80	94	94	94
Attributable to owners of the parent net of estimated dividends	922	293	295	186	-622	-244	-320
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
The results include distribution restrictions for MDA adjustments		No	No	No	No	No	No

2018 EU-wide Stress Test: Major capital measures and realised losses

OP Financial Group

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	50
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 30 June 2018	mln EUR
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0

2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

OP Financial Group

	Actual						
	31/12/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³	
			Of which: defaulted				
(mln EUR)							
Debt securities (including at amortised cost and fair value)	11,963	0	0	0	0	0	0
Central banks	0		0				
General governments	3,885		0				
Credit institutions	6,349		0				
Other financial corporations	303		0				
Non-financial corporations	1,427		0			0	
Loans and advances(including at amortised cost and fair value)	96,217	165	1,487	1,253	48	445	913
Central banks	12,815		0			0	
General governments	1,253		0		0	0	
Credit institutions	450		0		2	0	
Other financial corporations	899		0	0	1	0	0
Non-financial corporations	29,838	30	782	706	24	332	354
Households	50,961	136	705	548	22	113	559
DEBT INSTRUMENTS other than HFT	108,180	165	1,487	1,253	48	445	913
OFF-BALANCE SHEET EXPOSURES	23,060		84	80	0	0	15

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 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)

³ 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)

2018 EU-wide Stress Test

Information on performing and forborne exposures¹

OP Financial Group

	Actual				
	31/12/2017				
	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		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		
(mIn EUR)					
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	
General governments	0	0	0	0	
Credit institutions	0	0	0	0	
Other financial corporations	0	0	0	0	
Non-financial corporations	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,311	432	73	71	2,179
Central banks	0	0	0	0	
General governments	0	0	0	0	
Credit institutions	0	0	0	0	
Other financial corporations	0	0	0	0	0
Non-financial corporations	391	160	39	38	333
Households	1,920	272	34	33	1,847
DEBT INSTRUMENTS other than HFT	2,311	432	73	71	2,179
Loan commitments given	2	0	0	0	1

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□