

19.7.2007
1.1.2005
1.9.2007

Appendix 3a, 3 d
2.2.2.
B L3aL3d s.XLS
A

Reporting institutions:

(cf. Appendix 6)

204/205, 213/214
236
260
264

Group or consolidation group of credit institution

Financial holding company

OKOBANK Group Central Cooperative; entire group

OKOBANK Group Central Cooperative ; cooperative and subsidiaries

1 = Suomi
2 = English
3 = Svenska
2

B -tables: STANDARD BALANCE SHEET and notes

			Frequency:	Valid:
B03	STANDARD BALANCE SHEET	19.7.2007, 8.1.2009	90	1.10.2008
Appendix tables to the balance sheet				
B11	LIQUID ASSETS		90	1.1.2005
B12	CLAIMS ON CREDIT INSTITUTIONS		90	1.1.2005
B14	DERIVATE CONTRACTS		90	1.1.2005
B15	INTANGIBLE ASSETS		90	1.1.2005
B16	TANGIBLE ASSETS		90	1.1.2005
B17	OTHER ASSETS		90	1.1.2005
B18	ACCRUED INCOME AND PREPAYMENTS		90	1.1.2005
B30	LIABILITIES TO CREDIT INSTITUTIONS		90	1.1.2005
B32	DEBT SECURITIES ISSUED TO THE PUBLIC		90	1.1.2005
B33	DERIVATIVE CONTRACTS AND OTHER TRADING LIABILITIES		90	1.1.2005
B34	OTHER LIABILITIES		90	1.1.2005
B35	ACCRUED EXPENSES AND DEFERRED INCOME		90	1.1.2005
B36	SUBORDINATED LIABILITIES		90	1.1.2005
Muutokset	19.8.2004, 20.9.2004, 23.11.2004, 19.1.2005, 19.7.2007, 8.1.2009			

B03 STANDARD BALANCE SHEET

QUARTERLY

Deadline:

Frequency 90 > 20 business days

Frequency 365 > by 1 March

Reporting institutions:

204/205, 213/214, 236, 260, 264

Resident Non-resident Total

C1 C2 C3

(B03)

ASSETS

B11	01					2	Liquid assets		B11;01 1;C3
	02					3	Debt securities eligible for refinancing with central banks		
	02	05				8	Treasury bills		
	02	30				9	Other		
B12	03					4	Claims on credit institutions		B12;03 2;C3
	03	05				9	Repayable on demand		B12;0305 7;C3
	03	30				0	Other		B12;0330 8;C3
	05					6	Claims on the public and public sector entities		
	05	05				1	Repayable on demand		
	05	30				2	Other		
	09					0	Debt securities		
	09	05				5	Public sector entities		
	09	30				6	Other		
	11					4	Shares and participations		
	12					5	Participating interests		
	13					6	Shares and participations in group undertakings		
B14	15					8	Derivative contracts		B14;15 4;C3
B15	17					0	Intangible assets		B15;17 5;C3
	17	05				5	Consolidation goodwill		B15;1705 0;C3
	17	30				6	Other intangible assets		B15;1730 1;C3
B16	19					2	Tangible assets		B16;19 6;C3
	19	05				7	Investment real estate and shares and participations in investment real estate corporations		B16;1905 1;C3
	19	10				4	Other real estate and shares and participations in real estate corporations		B16;1910 2;C3
	19	30				8	Other tangible assets		B16;1930 7;C3
	21					6	Claims in respect of share, investment share capital and original fund issues		
B17	23					8	Other assets		B17;23 7;C3
B18	25					0	Accrued income and prepayments		B18;25 8;C3
	27					2	Deferred tax assets		
	39					6	TOTAL		

LIABILITIES

	41					0	LIABILITIES:		
B30	43					2	Liabilities to credit institutions		B30;43 4;C3
	43	05				7	To central banks		B30;4305 9;C3
	43	10				4	To credit institutions		B30;4310 6;C3
	43	10	05			9	Repayable on demand		B30;431005 1;C3
	43	10	30			0	Other		B30;431030 2;C3
	44					3	Liabilities to the public and public sector entities		
	44	05				8	Deposits		
	44	05	05			3	Repayable on demand		
	44	05	30			4	Other		
	44	30				9	Other liabilities		
	44	30	05			4	Repayable on demand		
	44	30	30			5	Other		

B03 STANDARD BALANCE SHEET

QUARTERLY
Deadline:
Frequency 90 > 20 business days
Frequency 365 > by 1 March

Reporting institutions:

204/205, 213/214, 236, 260, 264	Resident	Non-resident	Total
	C1	C2	C3

B32	46					5	Debt securities issued to the public		B32; 46 6;C3
	46	05				0	Bonds		B30;4605 1;C3
	46	30				1	Other		B30;4630 2;C3
B33	48					7	Derivative contracts and other trading liabilities		B33;48 7;C3
B34	50					2	Other liabilities		B34;50 8;C3
	50	05				7	Other liabilities		B34;5005 3;C3
	50	20				6	Provisions		B34;5020 5;C3
B35	52					4	Accrued expenses and deferred income		B35;52 9;C3
B36	56					8	Subordinated liabilities		B36;56 0;C3
	56	05				3	Capital loans		
	56	30				4	Other subordinated liabilities		
	57					9	Deferred tax liabilities		
	58					1	Negative consolidation difference		
	65					9	EQUITY CAPITAL:		
	65	05				4	Share capital/Cooperative capital/Basic capital		
	65	10				1	Minority interests		
	65	15				6	Investment share capital/Original fund/Additional capital		
	65	20				3	Share premium account		
	65	25				8	Revaluation reserve		
	65	30				5	Other restricted reserves		
	65	30	05			0	Reserve fund		
	65	30	07			5	Fair value reserve		
	65	30	07	05		0	From cash flow hedge		
	65	30	07	10		7	From translation differences		
	65	30	07	30		7	From valuation at-fair-value		
	65	30	10			7	Reserves provided for by the articles of association		
	65	30	15			2	Other reserves		
	65	35				0	Non-restricted reserves		
	65	35	07			2	Reserve for invested non-restricted equity		
	65	35	30			6	Other reserves		
	65	40				7	Profit (loss) brought forward to accounting period		
	65	45				2	Profit (loss) for the financial year		
	69					3	T O T A L		
	90					0	OFF-BALANCE SHEET COMMITMENTS		
	90	05				5	Commitments given to a third party on behalf of a customer		
	90	05	05			0	Guarantees and pledges		
	90	05	10			7	Other		
	90	10				2	Irrevocable commitments given in favour of a customer		
	90	10	05			7	Securities repurchase commitments		
	90	10	50			3	Other		

NOTES TO THE STANDARD BALANCE SHEET

*) refers to the balance sheet table B03

Issued	19.1.2005
Supersedes	1.2.2003
Valid	1.1.2005
Appendix 3a, 3 d	
2.2.2.	
Identifier	A_L3aL3d_s.XLS
System identifier	A

B15 INTANGIBLE ASSETS

fr. 90 > 204/205, 213/214, 236, 260, 264

Resident C1	Non-resident C2	Total C3
		B03;17 0;C3
		B03;1705 5;C3
		B03;1730 6;C3

20.9.2004

B15					
*) 17				5	Intangible assets
17	05			0	Goodwill
17	30			1	Other intangible assets
17	30	05		6	Data processing costs
17	30	10		1	Development costs (excl. data processing costs)
17	30	50		1	Other intangible assets

B16 TANGIBLE ASSETS

fr. 90 > 204/205, 213/214, 236, 260, 264

Resident C1	Non-resident C2	Total C3
		B03;19 2;C3
		B03;1905 7;C3
		B03;1910 4;C3
		B03;1930 8;C3

B16

*) 19				6	Tangible assets
*) 19	05			1	Investment real estate and shares and participations in investment real estate corporations
19	05	05		6	Land and water areas
19	05	15		8	Buildings
19	05	30		7	Shares and participations in real estate corporations
*) 19	10			2	Other real estate and shares and participations in real estate corporations
19	10	05		7	Land and water areas
19	10	15		9	Buildings
19	10	30		8	Shares and participations in real estate corporations
*) 19	30			7	Other tangible assets

B17 OTHER ASSETS

fr. 90 > 204/205, 213/214, 236, 260, 264

Resident C1	Non-resident C2	Total C3
		B03;23 8;C3

20.9.2004

B17					
*) 23				7	Other assets
23	05			9	Receivables on disposals of securities
23	10			6	Items in course of collection
23	30			3	Assets from life insurance activities
23	50			5	Other
23	50	05		0	Margin accounts related to derivative contracts
23	50	50		6	Other

B18 ACCRUED INCOME AND PREPAYMENTS

fr. 90 > 204/205, 213/214, 236, 260, 264

Resident C1	Non-resident C2	Total C3
		B03;25 0;C3

B18

25				8	Accrued income and prepayments
25	05			3	Interest
25	05	05		8	Interest receivable
25	05	05	05	3	On loans
25	05	05	30	4	Other interest receivable
25	05	10		5	Prepaid interest paid
25	10			0	Other accrued income
25	10	05		5	Other prepayments
25	10	30		6	Other accrued income

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B34 OTHER LIABILITIES

20.9.2004

B34						
*)	50				8	Other liabilities
*)	50	05			3	Other liabilities
	50	05	05		9	Accounts payable on securities
	50	05	10		5	Items in course of collection
	50	05	15		0	Financial leasing liabilities
	50	05	30		0	Liabilities from life insurance activities
	50	05	50		4	Other
*)	50	20			5	Provisions
	50	20	05		0	Pension provisions
	50	20	30		1	Other provisions

fr. 90 > 204/205, 213/214, 236, 260, 264

Resident C1	Non-resident C2	Total C3
		B03;50 2;C3
		B03;5005 7;C3
		B03;5020 6;C3

B35 ACCRUED EXPENSES AND DEFERRED INCOME

B35						
*)	52				9	Accrued expenses and deferred income
	52	05			4	Interest
	52	05	05		9	Interest payable
	52	05	05	05	4	From deposits
	52	05	05	30	5	Other interest payable
	52	05	30		0	Prepaid interest received
	52	30			5	Other accrued expenses
	52	30	05		0	Other deferred income
	52	30	30		1	Other accrued expenses

fr. 90 > 204/205, 213/214, 236, 260, 264

Resident C1	Non-resident C2	Total C3
		B03;52 4;C3

B36 SUBORDINATED LIABILITIES

B36						
*)	56				0	Subordinated liabilities
*)	56	05			5	Capital loans
*)	56	30			6	Other subordinated liabilities
	56	30	05		1	Perpetuals
	56	30	10		8	Debentures
	56	30	30		2	Other

fr. 90 > 204/205, 213/214, 236, 260, 264

Kotimaa C1	Ulkomaat C2	Yhteensä C3
		B03;56 8;C3
		B03;5605 3;C3
		B03;5630 4;C3