

OP FINANCIAL GROUP BALANCE SHEET

EUR million	Notes	31 Dec. 2014	31 Dec. 2013 Restated*	1 Jan. 2013 Restated*
Liquid assets	18	3,888	2,172	5,784
Receivables from credit institutions	19	686	849	841
Financial assets at fair value through profit or loss	20	427	537	358
Derivative contracts	21	5,920	3,423	4,436
Receivables from customers	22	70,683	68,142	65,051
Non-life Insurance assets	23	3,797	3,479	3,476
Life Insurance assets	24	11,238	9,872	9,173
Investment assets	25	9,500	8,753	6,719
Investments accounted for using the equity method	27	56	54	53
Intangible assets	28	1,332	1,339	1,321
Property, plant and equipment (PPE)	29	781	726	664
Other assets	30	1,951	1,554	1,752
Tax assets	31	168	91	137
Total assets		110,427	100,991	99,766
Liabilities to credit institutions	32	1,776	1,039	1,966
Financial liabilities at fair value through profit or loss	33	4	4	3
Derivative contracts	34	5,489	3,157	4,162
Liabilities to customers	35	51,163	50,157	49,627
Non-life Insurance liabilities	36	2,972	2,746	2,598
Life Insurance liabilities	37	11,230	9,771	8,970
Debt securities issued to the public	38	24,956	21,428	19,270
Provisions and other liabilities	39	3,447	2,691	3,303
Tax liabilities	40	964	808	990
Supplementary cooperative capital	41	192	606	622
Subordinated liabilities	42	1,020	861	1,115
Total liabilities		103,214	93,267	92,627

Equity capital**Capital and reserves attributable to OP Financial Group's owners**

Share capital		-	199	200
Cooperative capital, cooperative contributions		148	140	136
Cooperative capital, Profit shares		1,561	-	-
Translation differences		0	0	0
Reserves		2,421	3,067	3,021
Retained earnings		3,014	4,218	3,709
Non-controlling interests		69	100	73
Total equity capital	43	7,213	7,724	7,139
Total liabilities and equity capital		110,427	100,991	99,766

* Comparative figures have been restated as a result of the adoption of IFRS 10 Consolidated Financial Statements.