

REPORTING INSTRUCTIONS

REPORT ON HOLDINGS OF SHARES, PARTICIPATIONS AND CAPITAL NOTES AND HOLDINGS OF REAL ESTATE

Enter the name of the reporting credit institution and the reporting date on the form. The person compiling the report and his/her superior must certify that data reported are correct by signing the report.

Reporting may be done in either markkaa or euro. Euro-denominated reporting must be adopted at the latest for reports showing the situation as at 31 December 2002.

1 Holdings of shares or participations in business undertakings

1 (a) Holdings by the credit institution in business undertakings

Report the own funds of the credit institution as at 31 December, as defined in Regulation No. 106.6 issued by the Financial Supervision Authority on the reporting of own funds and consolidated own funds.

Enter in the first line of the table the maximum permissible amount of the credit institution's total qualifying holdings (60 % of own funds) and the maximum permissible amount of an individual qualifying holding (15 % of own funds) in markkaa or euro. In the second line show the credit institution's total amount of qualifying holdings and the largest individual qualifying holding in markkaa or euro. In the third line report the holdings shown in the second line as percentages of the credit institution's own funds. The qualifying holdings of the credit institution must include the holdings of associated undertakings in the same proportion as the credit institution owns shares or participations in the associated undertakings concerned (indirect holding).

Holdings refer to the sum of the book values of shares, participations and capital notes owned by the credit institution. The holdings must also include indirect holdings.

1 (b) Holdings by the consolidation group in business undertakings

Report the own funds of the credit institution's consolidation group as at 31 December, as defined in Regulation No. 106.6 issued by the Financial Supervision Authority on the reporting own funds and consolidated own funds.

Enter in the table the relevant data on the consolidation group's qualifying holdings in the same way as for the credit institution in Table 1 (a). The holdings of the consolidation group must also include indirect holdings.

2 Holdings of real estate by the credit institution and the consolidation group

Use Form 2 for reporting holdings of real estate and in real estate corporations by the credit institution and undertakings belonging to its consolidation group.

Total real estate holdings should comprise the aggregate book value of the credit institution's holdings of real estate and shares and participations in real estate corporations, together with credit granted and guarantees given by the credit institution to real estate corporations, in the same proportion as the shares and participations in real estate corporations owned by the credit institution to the share or cooperative capital of the real estate corporation concerned.

Report data on the consolidation group in the same way.