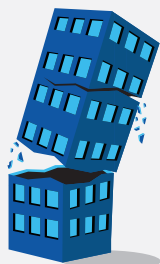


This is how DEPOSIT PROTECTION works

1.



A bank defaults or goes bankrupt

2.



The Financial Stability Authority (FFSA) makes a compensation decision

3.



Payments within seven working days begin

4.



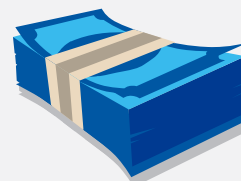
FFSA receives information on all compensations directly from the bank

5.



FFSA submits compensation decisions automatically to all depositors

6.



FFSA pays compensations to the depositors' new account

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Private individuals, companies and institutions are eligible to receive compensations equal to their deposits up to €100,000.

Funds related to selling and buying one's primary home are covered without an upper limit.

All deposit-taking banks authorised in Finland are covered by domestic deposit guarantee.

Deposit guarantee is personal, not account-specific.