

Covered bonds issued after 1 Aug. 2010, under the Finnish Act on Mortgage Credit Banks 680/2010

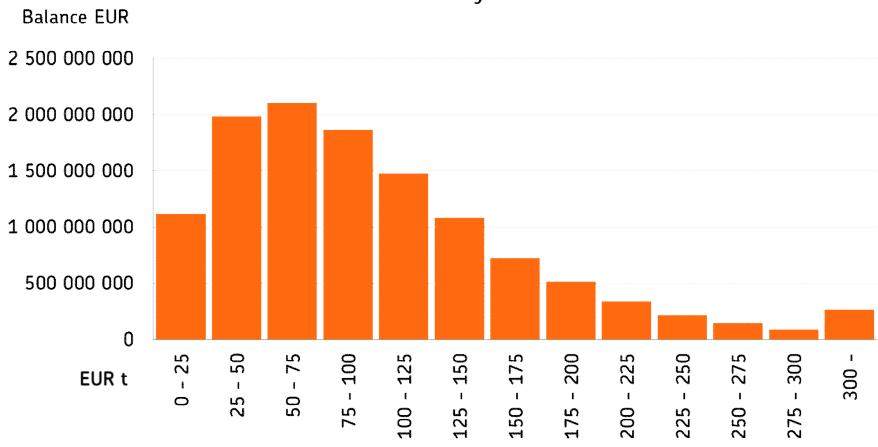


# Main Features of OP Mortgage Bank's Cover Asset Pool as of 30 June 2017

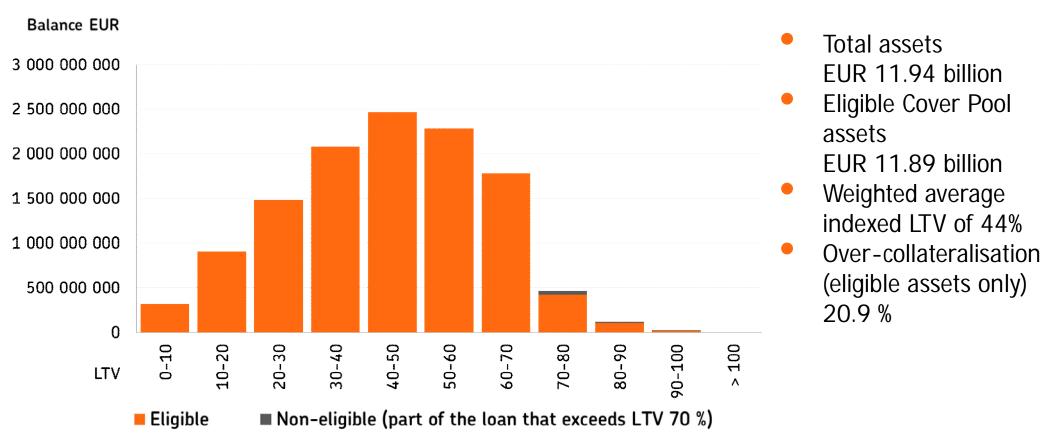
- Collateralized by Finnish mortgages
- Current balance EUR 11.94 billion
- Weighted Average indexed LTV of 44%
- Average loan size of approximately EUR 51,458
- No loans over 90 days in arrears ongoing
- Variable interest rates: over 96% of all loans
- Hedging agreements in place in order to mitigate interest rate risk
- Total amount of covered bonds issued EUR 9.835 billion



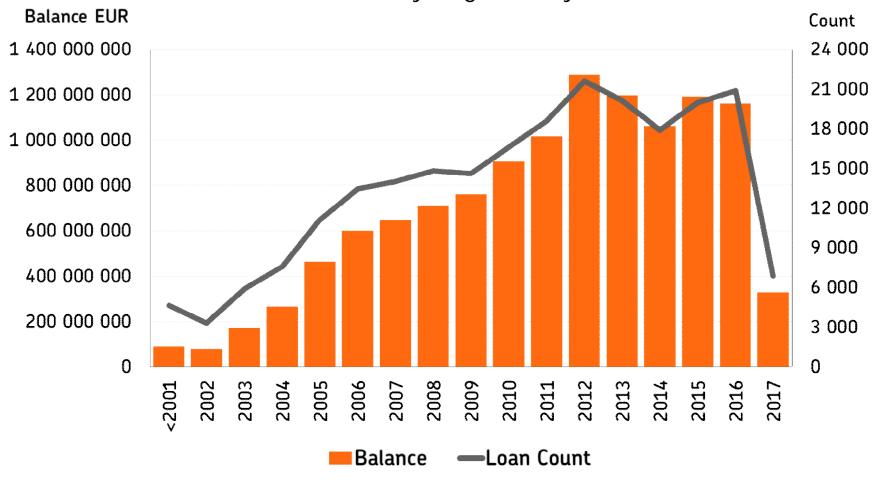
### Loans by size



### Loans by LTV



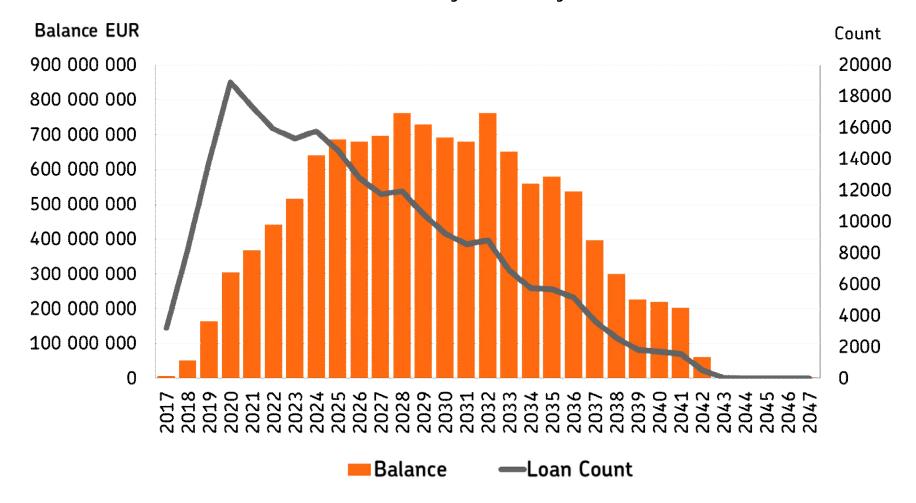
Loans by origination year







Loans by maturity

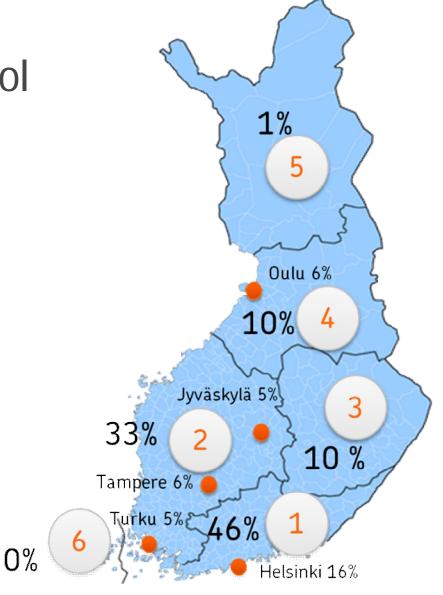






Geographical distribution

- 1 Southern Finland
- Western Finland
- 3 Eastern Finland
- 4 Oulu region
- 5 Lapland
- 6 Åland





	Reporting in Domestic Currency	EUR			
	CONTENT OF TAB A				
	1.Baric Facts				
_	2. Regulatory Summary				
_	3. General Cover Pool / Covered Band Information				
_	4. References to Capital Requirements Regulation (CRR) 129(7)				
	5. References to Capital Requirements Regulation (CRR) 129(1)				
	6. Other relevant information				
ield	4 Paris France				
mber	1. Basic Facts				
5.1.1.1	Cauatry	Finland			
i.1.1.2	Irreer Heme	OP Mortgage Bank			
		https://www.ephipla.fi/ephipla/invertor			
5.1.1.3	Link to Issuer's Website	relatione/debt-invertore/go-mortagge-			
		bank?id-334200&rrcpl-8&kielikuudi-en			
G.1.1.4	Cut-off data	30/06/2017			
	2. Regulatory Summary				
G.2.1.1	UCITS Compliance (T/H)	Y			
G.2.1.2	CRR Compliance (T/N)	Y			
G.2.1.3	LCR status	https://www.coveredbondlabel.com/issuer/6/			
	3. General Cover Pool / Covered Bond		· ·		
	1. General Information	Huminel (ma)			
G.3.1.1	Total Cover Assets	11944.49			
G.3.1.2	Outstanding Covered Bonds	9835.00			
	2. Over-culleterelization (OC)	Logal / Regulatory	Actual	Hisimum Committed	Purpure
5.3.2.1	0C(x)	2%	20.94	ND1	ND1
	3. Gaver Paul Comparition	Haminel (mn)		2 Cover Paul	
	Mortgagos	Heminel (mm) 11940.74		99.97%	
5.3.3.2	Mortgagor Public Soctor	Heminel (mn) 11940.74 0.00			
i.3.3.2 i.3.3.3	Martqaqor Public Soctar Shipping	Heminal (mn) 11940.74 0.00 0.00		99.97× 0.00×	
i.3.3.2 i.3.3.3 i.3.3.4	Martqaqor Public Soctar Shippinq Substituto Assots	Heminal (mm) 11940.74 0.00 0.00 0.00		99.97× 0.00× 0.00×	
i.3.3.2 i.3.3.3 i.3.3.4 i.3.3.5	Martqaqor Public Soctar Shipping Subrituto Azrotr Othor	Heminal (mn) 11940.74 0.00 0.00 0.00 3.75		99.97% 0.00% 0.00% 0.03%	
G.3.3.2 G.3.3.3 G.3.3.4 G.3.3.5	Martqaqor Public Soctar Shippinq Subrtituto Arrotr Othor Tato	Heminal (mn) 11940.74 0.00 0.00 0.00 3.75 11,944.49	Expected Usua Propayments	99.97% 0.00% 0.00% 0.03% 100%	A INCALEXPACCAG UPUN
i.3.3.2 i.3.3.3 i.3.3.4 i.3.3.5 i.3.3.6	Martqaqor Public Soctar Shipping Subrituto Azrotr Othor	Heminal (mn) 11940.74 0.00 0.00 0.00 3.75	Expected Upun Propayments ND3	99.97% 0.00% 0.00% 0.03%	A latel Expected Upan
i.3.3.2 i.3.3.3 i.3.3.4 i.3.3.5 i.3.3.6	Martgager Public Soctar Shipping Substitute Assots Other Tate 4. Canes Paul Amastication Psasile	Heminal (mm) 11940.74 0.00 0.00 0.00 3.75 1 11,944.49 Cantractual		99.97% 0.00% 0.00% 0.03% 100%	A INCAL EXPACTAGE UPON
5.3.3.2 5.3.3.3 5.3.3.4 5.3.3.5 5.3.3.6 6.3.4.1	Martqaqor Public Soctar Shipping Subrtituto Arrotr Othor Tato <b>4. Caror Paul Amartiratina Prafilo</b> Woighted Avorago lifo (in yearr) Roridual Lifo (mn) By bucketr:	Haminal (mm) 11940.74 0.00 0.00 0.00 3.75 11,944.49 Cantractual 6.15	ND3	99.97% 0.00% 0.00% 0.05% 100% X Tatal Castractual	A latel Expected Upan
5.3.3.2 5.3.3.3 5.3.3.4 6.3.3.5 6.3.3.6 5.3.4.1	Martqaqer Public Soctar Shipping Substitute Assots Other Tate  **Concer Paul Americation Psufile* Weighted Average life (in years)  **Residual Life (mn) By buckets: 0-14	Heminal (mm)  11940.74  0.00  0.00  0.00  3.75  11,944.49  Contractual  6.15	ND3	99.97% 0.00% 0.00% 0.03% 100% X Tatal Contractual	A INCHI EXPECTED UPON
5.3.3.2 5.3.3.3 6.3.3.4 6.3.3.5 6.3.3.6 6.3.4.1 6.3.4.1	Martqaqor Public Soctar Shipping Subrituto Assots Tata  **Corner Paul Amartis atian Psufile Weighted Average life (in years)  **Residual Life (mn)  **By buckets:  0-1Y 1-2Y	H=minel (mm)  11940.74  0.00  0.00  0.00  3.75  1 11,944.49  Centractual  6.15	ND3 ND3 ND3	99.97% 0.00% 0.00% 0.03% 100%  X Tatal Contractual  16.32% 10.03%	A Intel Expected Upon
i.3.3.2 i.3.3.3 i.3.3.4 i.3.3.5 i.3.3.6 i.3.4.1 i.3.4.2 i.3.4.2 i.3.4.3 i.3.4.4	Martqaqor Public Soctar Shipping Substituto Assots Other Tate  **Concer Food Amortis at ion Frontile* Weighted Average life (in years)  **Residual Life (mn) **By buckets: 0-117 1-27 2-37	Heminal (mn)  11940.74  0.00  0.00  0.00  3.75  1 11,944.49  Centractual  6.15  1949.40  1197.74  1088.41	ND3 ND3 ND3	99.97% 0.00% 0.00% 0.00% 0.05% 100%  **X Tutal Contractual  16.32% 10.03% 9.11%	A INCAL EXPACTAGE UPON
13.3.2 13.3.3 13.3.4 13.3.5 13.3.6 13.4.1 13.4.2 13.4.3 13.4.3 13.4.4	Martagaer Public Sector Shipping Substitute Assets Other Tate  **Cover Pool Amortisation Profile*  Weighted Average life (in years)  Residual Life (mn) By buckets: 0-17 1-27 2-37 3-47	H=minel (mn)  11940.74  0.00  0.00  0.00  3.75  11,944.49  Centractual  6.15  1949.40  1197.74  1088.41  981.43	ND3 ND3 ND3 ND3	99.97% 0.00% 0.00% 0.00% 100%  **X Tutal Contractual  16.32% 10.03% 9.11% 8.22%	A Intel Expected Uppe
1.3.3.2 1.3.3.3 1.3.3.4 1.3.3.5 1.3.3.6 1.3.4.1 1.3.4.2 1.3.4.2 1.3.4.3 1.3.4.4 1.3.4.5	Martqaqer Public Sector Shipping Substitute Assets Other Tate  **Conce Food Americation Fracile* Weighted Average life (in years)  **Residual Life (mn)  **By buckets: 0-17 1-27 2-37 3-47 4-57	Heminal (mm)  11940.74  0.00  0.00  0.00  3.75  11,944.49  Contractual  6.15  1949.40  1197.74  1088.41  981.43  872.39	ND3 ND3 ND3 ND3 ND3 ND3 ND3	99.97% 0.00% 0.00% 0.05% 100%  **X Tatal Contractual  16.32% 10.03% 9.11% 8.22% 7.30%	A IREAL EXPECTES UPPER
G.3.3.2 G.3.3.3 G.3.3.4 G.3.3.5 G.3.3.6 G.3.4.1 G.3.4.2 G.3.4.3 G.3.4.3 G.3.4.4 G.3.4.4 G.3.4.4 G.3.4.4 G.3.4.4 G.3.4.4	Martqaqor Public Soctar Shipping Substitute Assots Other Tate  ### Corner Food American Profile Weighted Average life (in years)  Residual Life (mn)  By buckets: 0-1Y 1-2Y 2-3Y 3-4Y 4-5Y 5-10 Y	H=minel (mm)  11940.74  0.00  0.00  0.00  3.75  11,944.49  Centractual  6.15  1949.40  1197.74  1088.41  981.43  872.39  3185.93	ND3 ND3 ND3 ND3 ND3 ND3 ND3 ND3	99.97% 0.00% 0.00% 0.03% 100%  **X Tutal Contractual  16.32% 10.03% 9.11% 8.22% 7.30% 26.67%	A INCHI EXPACCAM UPAN
G.3.3.1 G.3.3.2 G.3.3.3 G.3.3.4 G.3.3.5 G.3.3.6 G.3.4.1 G.3.4.2 G.3.4.2 G.3.4.3 G.3.4.4 G.3.4.5 G.3.4.5 G.3.4.6 G.3.4.7 G.3.4.8	Martqaqer Public Sector Shipping Substitute Assets Other Tate  **Conce Food Americation Fracile* Weighted Average life (in years)  **Residual Life (mn)  **By buckets: 0-17 1-27 2-37 3-47 4-57	H=minel (mm)  11940.74  0.00  0.00  0.00  3.75  1 11,944.49  Centractual  6.15  1949.40  1197.74  1088.41  981.43  872.39  3185.93  2669.20	ND3 ND3 ND3 ND3 ND3 ND3 ND3	99.97% 0.00% 0.00% 0.05% 100%  **X Tatal Contractual  16.32% 10.03% 9.11% 8.22% 7.30%	A INCHIEXPECCES UPPE

	5. Motority of Covered Bonds	Initial Materity	Extended Materity	Z Total Initial Materity	% Total Extended Materi
G.3.5.1	Woightod Avorago lifo (in yoars)	4.93	5.92		
	Maturity (mn)				
i.3.5.2	By buckets:				
i.3. <b>5</b> .3	0-17	1,200.00	100.00	12.20%	1.02%
i.3.5.4	1-27	1,000.00	1,100.00	10.17%	11.18%
1.3.5.5	2-37	1,270.00	1,000.00	12.91%	10.17%
5.3.5.6	3-47	1,000.00	1,270.00	10.17%	12.91%
i.3.5.7	4-5Y	1,000.00	1,000.00	10.17%	10.17%
5.3.5.8	5 - 10 Y	4,365.00	4,365.00	44.38%	44.38%
5.3.5.9	10+ Y	0.00	1,000.00	0.00%	10.17%
i.3.5.10	Total	9,835.00	9,835.00	100%	100%
	6. Covered Arrets - Corrency	Huminal [before bedging] (mn)	Haminal [after hedging] (mn)	% Total [before]	% Total [after]
i.3.6.1	EUR	11944.49	0.00	100.00%	
1.3.6.2	USD	0.00	0.00	0.00%	
i.3.6.3	GBP	0.00	0.00	0.00%	
i.3.6.4	NOK	0.00	0.00	0.00%	
5.3.6.5	CHF	0.00	0.00	0.00%	
i.3.6.6	AUD	0.00	0.00	0.00%	
i.3.6.7	CAD	0.00	0.00	0.00%	
5.3.6.8	BRL	0.00	0.00	0.00%	
i.3.6.9	CZK	0.00	0.00	0.00%	
i.3.6.10	DKK	0.00	0.00	0.00%	
5.3.6.11	HKD	0.00	0.00	0.00%	
5.3.6.12	KRW	0.00	0.00	0.00%	
5.3.6.13	SEK	0.00	0.00		
5.3.6.14	SGD	0.00	0.00		
5.3.6.15	Othor	0.00	0.00	0.00%	
5.3.6.16	Total	11944.49	0.00	100%	0×
	7. Covered Bands - Corrency	Haminal [before bedging] (mn)	Huminal [after hedging] (mn)	z Tutal [bafura]	Z Tatal [after]
G.3.7.1	EUR	9835.00	9835.00	100.00%	100.00%
5.3.7.2	USD	0.00	0.00	0.00%	0.00%
5.3.7.3	GBP	0.00	0.00	0.00%	0.00%
5.3.7.4	NOK	0.00	0.00	0.00%	0.00%
5.3.7.5	CHF	0.00	0.00	0.00%	0.00×
5.3.7.6	AUD	0.00	0.00	0.00%	0.00%
G.3.7.7	CAD	0.00	0.00	0.00%	0.00%
5.3.7.8	BRL	0.00	0.00	0.00%	0.00%
5.3.7.9	CZK	0.00	0.00	0.00%	0.00∞
5.3.7.10	DKK	0.00	0.00	0.00%	0.00%
5.3.7.11	HKD	0.00	0.00	0.00%	0.00×
5.3.7.12	KRW	0.00	0.00	0.00%	0.00×
	SEK	0.00	0.00	0.00%	0.00×
.3.7.13		0.00	0.00	0.00%	0.00%
i.3.7.13 i.3.7.14	SGD			0.00%	×000.0
i.3.7.14	SGD Other	0.00	0.00		
i.3.7.14 i.3.7.15	Othor	0.00 9835.00	0.00 9835.00		
i.3.7.13 i.3.7.14 i.3.7.15 i.3.7.16	Othor Tatal	9835.00	9835.00	100%	100%
.3.7.14 .3.7.15 .3.7.16	Other Total E. Gavered Eands - Erockdawn by interest rate	9835.00 Huminal [before bedging] (mm)	9835.00 Huminal [after hedging] (mn)	100% % Tatal [before]	100% % Tatal [after]
.3.7.14 .3.7.15 .3.7.16	Other Tatal <i>E. Canosed Bands - Breakdown by interest sate</i> Fixed coupon	9835.00 Huminal [befure bedging] (mm) 9635.00	9835.00 Muminal [after hedging] (mm) 9635.00	100x X Tatal [before] 98x	100% <b>X Total [after]</b> 98%
i.3.7.14 i.3.7.15	Other Total E. Gavered Eands - Erockdawn by interest rate	9835.00 Huminal [before bedging] (mm)	9835.00 Huminal [after hedging] (mn)	100% % Tatal [before]	100% % Tatal [after]



	4. Sukrtituta Assats - Typa	Hemisel (ms)	× Substitute Assets
G.3.9.1	Carh	0.00	
G.3.9.2	Exparuror tarquarantood by Supranational, Sovoroign, Agoncy (SSA)	0.00	
G.3.9.3	Exparuror to control bankr	0.00	
G.3.9.4	Exparurer to credit institutions	0.00	
G.3.9.5	Othor	0.00	
G.3.9.6	Total	0.00	0×
	16. Substitute Assets - Country	Huminel (mn)	X Substitute Assets
G.3.10.1	Damostic (Country of Issuer)	0.00	
G.3.10.2	Eurozono	0.00	
G.3.10.3	Rost of European Union (EU)	0.00	
G.3.10.4	European Economic Area (not member of EU)	0.00	
G.3.10.5	Suitzorland	0.00	
G.3.10.6	Awtralia	0.00	
G.3.10.7	Brazil	0.00	
G.3.10.8	Canada	0.00	
G.3.10.9	Japan	0.00	
G.3.10.10	Karea	0.00	
G.3.10.11	No u Zoaland	0.00	
G.3.10.12	Singaporo	0.00	
G.3.10.13	US	0.00	
G.3.10.14	Othor	0.00	
G.3.10.15	TotalEU	0.00	
G.3.10.16	Total	0.00	0×
	11. Liquid Arrets	Huminel (mn)	× Cover Paul × Covered Bands
G.3.11.1	Substitute and other marketable assets	11944.49	100.00% 100.00%
G.3.11.2	Contral bank oligible arretr	0.00	×00.0 ×00.0
G.3.11.3	Other	0.00	0.00%
G.3.11.4	Total	11944.49	100% 100%
	12. Band List		
G.3.12.1	Band lirt	https://www.coveredbondlabel.com/irruer/6/	
	13. Berivatives & Suspr	intra-graup	
G.3.13.1	Derivatives in the reqister / cover pool [notional] (mn)	\$171.7 <b>7</b>	
G.3.13.2	Type of interest rate swaps (intra-group, external or both)	intra-group	
G.3.13.3	Type of currency rate swaps (intra-group, external or both)	ND2	



	4. References to Capital Requirements Regulation (CRR) 129(7)	Row	Row		
Yn iaann koli	rana likul, ut liku lian ati ila iaaawaan wad kwand aa luwaapunnaag dulu aasdo pablialg waxilublo by liku i	inners, three nearced hands would artistiq the eliqibilit	lg anilonis har Holialo 1881/fat lår Copilet Regainsanala Reg	polistica (EU) 606/1612. Il abaald be aated, baucaee, this	
destant an and s	raganarens in like kinna ak anarrend kanda ser eligilike la gerbierralist levslavral ander Regalstina (EL	U/SVS/SSSS in alliantely a matter to be determined by a	releasel incretor inclitation and its releasel angerosiones so	thanily and the inner does not anneal any ecoponoisities in this	r copyrade
G.4.1.1	(i) Yeloval the cover papies testing covered bands:	38			1
G.4.1.2	(i) Yelural covered bands:	39			
G.4.1.3	(ii) Geographical distribution:	43 for Mortagae Arretr			
G.4.1.4	(ii) Type of cover arrets:	52			
G.4.1.5	(ii) Iponrize:	155 for Residential Mostagae Assets	240 for Commercial Mortagae Arrets		
G.4.1.6	(ii) Interestratorisk-coverpook	119 for Mortagae Arretr	228		
G.4.1.7	(ii) Currency rick - cover pook	111	_		
G.4.1.8	(ii) Interact rote rick - covered band:	163			
G.4.1.9	(ii) Corrency risk - covered bands	127			
G.4.1.10	(Please refer to "Tab D. HTT Harmonized Glassary" for hedging strategy)	17 for Harmonized Glazzary			
G.4.1.11	(iii) Motority structure of cover assets:	65			
G.4.1.12	(iii) Motoritystructure of covered bands:	88			
G.4.1.13	(iv) Forcent oge of loons more than ninety days part due:	149 for Mortagge Arretr			
	5. References to Capital Requirements Regulation (CRR) 129(1)				
6.5.1.1 31. Ha	6. Other relevant information  armonised Transparency Template - N	Mortgage Assets			
	Expanse to credit institute credit quality step 182 6. Other relevant information	ı			
	Expanse to credit institute credit quality step 10.2 6. Other relevant information armonised Transparency Template - N	Mortgage Assets			
	Expanse to credit institute credit quality step 10.2 6. Other relevant information armonised Transparency Template - N Reporting in Domestic Currency	Mortgage Assets			
	Expanse to credit institute credit quality step 10.2  6. Other relevant information  armonised Transparency Template - N  Reporting in Domestic Currency  CONTENT OF TAB B1	Mortgage Assets			
	Expanse to condition titule condition publication file  6. Other relevant information  armonised Transparency Template - N  Reporting in Domestic Currency  CONTENT OF TAB 81  7. Mortgage Assets	Mortgage Assets			
	Expanse to condition titule condition publication for the first seed of publication for the first seed of the first seed	Mortgage Assets			
	Expanse to condition titule condition publication file  6. Other relevant information  armonised Transparency Template - N  Reporting in Domestic Currency  CONTENT OF TAB 81  7. Mortgage Assets	Mortgage Assets			
31. Ha	Expanse to condition titule condition publication for the first seed of publication for the first seed of the first seed	Mortgage Assets			
31. Ha	Expanse to condition titule condition publication for the first seed of publication for the first seed of the first seed	Mortgage Assets			
31. Ha	Expanse to condition titule condition of the Content of the Conten	Mortgage Assets  EUR			
31. Ha	Content of the second continues and continues are continued to the second content of the	Mortgage Assets  EUR  Nominal (mn)		% Total Mortgages	
Field Number M.7.1.1	Expanse to conditional time condition of the condition of	Mortgage Assets  EUR  Nominal (mn) 11940.74		100.00%	
Field Number M.7.11 M.7.12	Content of the second continues and continues are continued to the second content of the	Mortgage Assets  EUR  Nominal (mn)			
Field Number M.7.1.1	Expanse to conditional time condition of the condition of	Mortgage Assets  EUR  Nominal (mn) 11940.74		100.00%	
Field Number M.7.11 M.7.12	Content of the second	Mortgage Assets  EUR  Nominal (mn)  11940.74 0.00		100.00% 0.00%	
Field Number M.7.1.1 M.7.1.2 M.7.1.3	Content of table and the second content of t	Mortgage Assets  EUR  Nominal (mn)  11940.74  0.00  0.00	Commercial Loans	100.00% 0.00% 0.00%	
Field Number M.7.1.1 M.7.1.2 M.7.1.3	Content of table to the table to the table to ta	Nominal (mn) 11940.74 0.00 0.00 11940.74	Commercial Loans	100.00% 0.00% 0.00% 100.00%	
Field Number M.7.11 M.7.12 M.7.13 M.7.14	Expanse to condition titule conditions  6. Other relevant information  Armonised Transparency Template - Note that the content of the content	Nominal (mn) 11940.74 0.00 0.00 11940.74 Residential Loans		100.00% 0.00% 0.00% 100.00% Total Mortgages	



	4. Breakdown by Geography	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.4.1	European Union	100.00	0.00	100.00	
M.7.4.2	Austria		_		
M.7.4.3	Belgium				
M.7.4.4	Bulgaria				
M.7.4.5	Croatia				
M.7.4.6	Cyprus				
M.7.4.7	Czech Republic				
M.7.4.8	Denmark				
M.7.4.9	Estonia				
M.7.4.10	Finland	100.00		100.00	
M.7.4.11	France	100.00		100.00	
M.7.4.12	Germany				
M.7.4.13	Greece				
M.7.4.14	Netherlands				
M.7.4.15	Hungary				
M.7.4.16	Ireland				
M.7.4.17	İtaly				
M.7.4.18	Latvia				
M.7.4.19	Lithuania				
M.7.4.20	Luxembourg				
M.7.4.21	Malta				
M.7.4.22	Poland				
M.7.4.23	Portugal				
M.7.4.24	Romania				
M.7.4.25	Slovakia				
M.7.4.26	Slovenia				
M.7.4.27	Spain				
M.7.4.28	Sweden				
M.7.4.29	United Kingdom				
M.7.4.30	European Economic Area (not member of EU)	0.00	0.00	0.00	
M.7.4.31	Iceland				
M.7.4.32	Liechtenstein				
M.7.4.33	Norway				
M.7.4.34	Other	0.00	0.00	0.00	
M.7.4.35	Switzerland			_	
M.7.4.36	Australia				
M.7.4.37	Brazil				
M.7.4.38	Canada				
M.7.4.39	Japan				
M.7.4.40	Korea				
M.7.4.41	New Zealand				
M.7.4.42	Singapore				
M.7.4.43	US				
M.7.4.44	Other				
(¥1, 7, 4, 44	Other				



	5. Breakdown by domestic regions	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Aland Islands	0.28		0.28	
M.7.5.2	Central Finland	5.35		5.35	
M.7.5.3	Central Ostrobothnia	1.24		1.24	
M.7.5.4	Etela-Savo	2.17		2.17	
M.7.5.5	Ita-Uusimaa	2.47		2.47	
M.7.5.6	Kainuu	0.73		0.73	
M.7.5.7	Kanta-Hame	4.59		4.59	
M.7.5.8	Kymenlaakso	2.62		2.62	
M.7.5.9	Lapland	1.47		1.47	
M.7.5.10	North Karelia	2.80		2.80	
M.7.5.11	North Ostrobothnia	8.87		8.87	
M.7.5.12	Ostrobothnia	2.22		2.22	
M.7.5.13	Paijat-Hame	3.57		3.57	
M.7.5.14	Pirkanmaa	8.88		8.88	
M.7.5.15	Pohjois-Savo	4.71		4.71	
M.7.5.16	Satakunta	4.08		4.08	
M.7.5.17	South Karelia	2.50		2.50	
M.7.5.18	South Ostrobothnia	1,99		1.99	
M.7.5.19	Uusimaa	28.37		28.37	
M.7.5.20	Varsinais-Suomi	11.09		11.09	
	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	1.79		1.79	
M.7.6.2	Floating rate	98.21		98.21	
M.7.6.3	Other				
	7. Breakdown by Repayment Type	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	0.00		0.00	
M.7.7.2	Amortising	100.00		100.00	
M.7.7.3	Other				
	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	8.34		8.34	
M.7.8.2	≥ 12 -≤ 24 months	10.37		10.37	
M.7.8.3	≥ 24 - ≤ 36 months	9.33		9.33	
M.7.8.4	≥ 36 -≤ 60 months	20.10		20.10	
M.7.8.5	≥ 60 months	51.86		51.86	
	S. Non-Performing Loans (NPLs)	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.00		0.00	



	18. Luon Sixe Information	Hemisel	Humber of Lucar	X Residential Luans	% No. of Loops
M.7A.10.1	Average Ipansize (000s)	51.46			
	By buckets (mn):				
M.7A.10.2	0-0,025000	1115.96	89296.00	9.35%	38.48%
M.7A.10.3	0,025001-0,050000	1989.10	54494.00	16.66%	23.48%
M.7A.10.4	0,050001-0,100000	3970.86	55731.00	33.25×	24.02%
M.7A.10.5	0,100001 - 0,150000	2555.73	21143.00	21.40%	9.11%
M.7A.10.6	0,150001 - 0,200 000	1241.89	7259.00	10.40%	3.13%
M.7A.10.7	0,200001-0,250000	559.23	2534.00	4.68%	1.09%
M.7A.10.8	0,250001-0,300000	241.57	894.00	2.02%	0.39%
M.7A.10.9	0,300001-	266.41	699.00	2.23%	0.30%
M.7A.10.26	Total	11940.74	232050.00	100.00%	100.00%
	ses to Felor (LTF) Information - UNINDESED	Hamisel	Humber of Lucar	Z Residential Lugas	× Ho. of Look
M.7A.11.1	Woighted Average LTV (%)	49.80			
	By LTV bucketr (mn):				
M.7A.11.2	>0 - <-40 ×	9390.91	232050.00	78,65%	45.20%
M.7A.11.3	>40 - <-50 ×	1199.30	110912.00	10.04%	21.60%
M.7A.11.4	>50 - <-60 ×	789.35	81872.00	6.61×	15.95%
M.7A.11.5	>60 - <-70 ×	452.91	58719.00	3.79%	11.44%
M.7A.11.6	>70 - <-80 %	96.31	25977.00	0.81×	5.06%
M.7A.11.7	>80 - <-90 ×	10.39	3345.00	0.09%	0.65%
M.7A.11.8	>90 - <-100 ×	1.45	493.00	0.01×	0.10%
M.7A.11.9	>100%	0.12	65.00	0.00%	0.01%
M.7A.11.10	Total	11940.74	513433.00	100.00%	100.00%
	Luca to Folio (177) Information - IMPERED	Hemisel	Humber of Lucar	Z Residential Lugas	X No. of Lucas
M.7A.12.1	Waightad Avaraga LTV (%)	44.04			
	ByLTVbucketr(mn):				
M.7A.12.2	50 - <-40 X	10092.28	232050.00	84.52×	58.67×
M.7A.12.3	>40 - <-50 ×	1041.09	83352.00	8.72×	21.07%
M.7A.12.4	>50 - <-60 ×	555.51	49230.00	4.65×	12.45%
M.7A.12.5	>60 - <-70 ×	202.29	23210.00	1.69%	5.87×
M.7A.12.6	>70 - <-80 ×	42.00	5986.00	0.35×	1.51%
M.7A.12.7	>80 - <-90 ×	6.77	1444.00	0.06×	0.37×
M.7A.12.8	>90 - <-100 ×	0.80	243.00	0.01%	0.06×
M.7A.12.9	>100%	0.00	0.00	0.00×	0.00%
M.7A.12.10	Total	11940.74	395515.00	100.00%	100.00%
	13. Brookdown by type	X Residential Lugar			
M.7A.13.1	Ouneraccupied	96.53			
M.7A.13.2	Second home/Holiday hower	1.20			
M.7A.13.3	Buy-ta-let/Man-awner accupied	0.53			
M.7A.13.4	Agricultural	1.73			
M.7A.13.5	Other				
	M. Luon by Ronking	X Residential Lugar			
M.7A.14.1	1rt lion / Na prior ranks	100.00			
M.7A.14.2	Guarantood	0.00			
M.7A.14.3	Other	0.00			



	7B Commercial Cover Pool				
	15. Luon Sixe Information	Hemisel	Humber of Lucar	z Commercial Loans	% Ho. of Loos
M.7B.15.1	Average Isansize (000s)				
	511.73				
M 35 45 5	By bucketr (mn):	* * *	***		
M.7B.15.2	0-0,100000	0.00	0.00		
M.7B.15.3	0,100001 - 0,200000	0.00	0.00		
M.7B.15.4	0,200001-0,300000	0.00	0.00		
M.7B.15.5	0,300001-0,400000	0.00	0.00		
M.7B.15.6	0,400001-0,500000	0.00	0.00		
M.7B.15.7	0,500001-0,600000	0.00	0.00		
M.7B.15.8	0,600001-0,700000	0.00	0.00		
M.7B.15.9	0,700001-0,800000	0.00	0.00		
M.7B.15.10	0,800001 - 0,900000	0.00	0.00		
M.7B.15.11	0,900001-1000000	0.00	0.00		
M.7B.15.12	1000001 -	0.00	0.00		
M.7B.15.26	Total	0.00	0.00	0.00%	0.00%
	i. Luon tu Folus (LTF) Information - UNINDERED	Hemisel	Humber of Lucar	% Commercial Loans	% No. of Loose
M.7B.16.1	Woightod Avorago LTV (%)				
	By LTV bucketr (mn):				
M.7B.16.2	>0 - <-40 ×	0.00	0.00		
M.7B.16.3	>40 - <-50 X	0.00	0.00		
M.7B.16.4	>50 - <-60 ×	0.00	0.00		
M.7B.16.5	>60 - <-70 X	0.00	0.00		
M.7B.16.6	>70 - <-80 ×	0.00	0.00		
M.7B.16.7	>80 - <-90 X	0.00	0.00		
M.7B.16.8	>90 - <-100 X	0.00	0.00		
M.7B.16.9	s100%	0.00	0.00		
M.7B.16.10	Total	0.00	0.00	0.00%	0.00%
	17. Luon tu Folue (LTF) Information - IMDESED	Heminel	Humber of Lucar	% Commercial Loans	% Ho. of Loose
M.7B.17.1	Woighted Average LTV (%)				
	By LTV bucketr (mn):				
M.7B.17.2	>0 - <-40 ×	0.00	0.00		
M.7B.17.3	>40 - <-50 ×	0.00	0.00		
M.7B.17.4	>50 - <-60 ×	0.00	0.00		
M.7B.17.5	>60 - <-70 ×	0.00	0.00		
M.7B.17.6	>70 - <-80 ×	0.00	0.00		
M.7B.17.7	>80 - <-90 X	0.00	0.00		
M.7B.17.8	>90 - <-100 X	0.00	0.00		
M.7B.17.9	s100%	0.00	0.00		
M.7B.17.10	Tatal	0.00	0.00	×00.0	0.00×
	14. Breakdaun by Type	x Commercial Insur			
M.7B.18.1	Rotail				
M.7B.18.2	Office				
M.7B.18.3	Hatel/Tourism				
M.7B.18.4	Shappingmalls				
M.7B.18.5	Indurtry				
M.7B.18.6	Agriculture				
M.7B.18.7	Other commercially wed				
M.7B.18.8	Land				
M.7B.18.9	Property developers / Bulding under construction				
M.7B.18.10	Other				

