

## OPMB Cover Asset Pool Characteristics

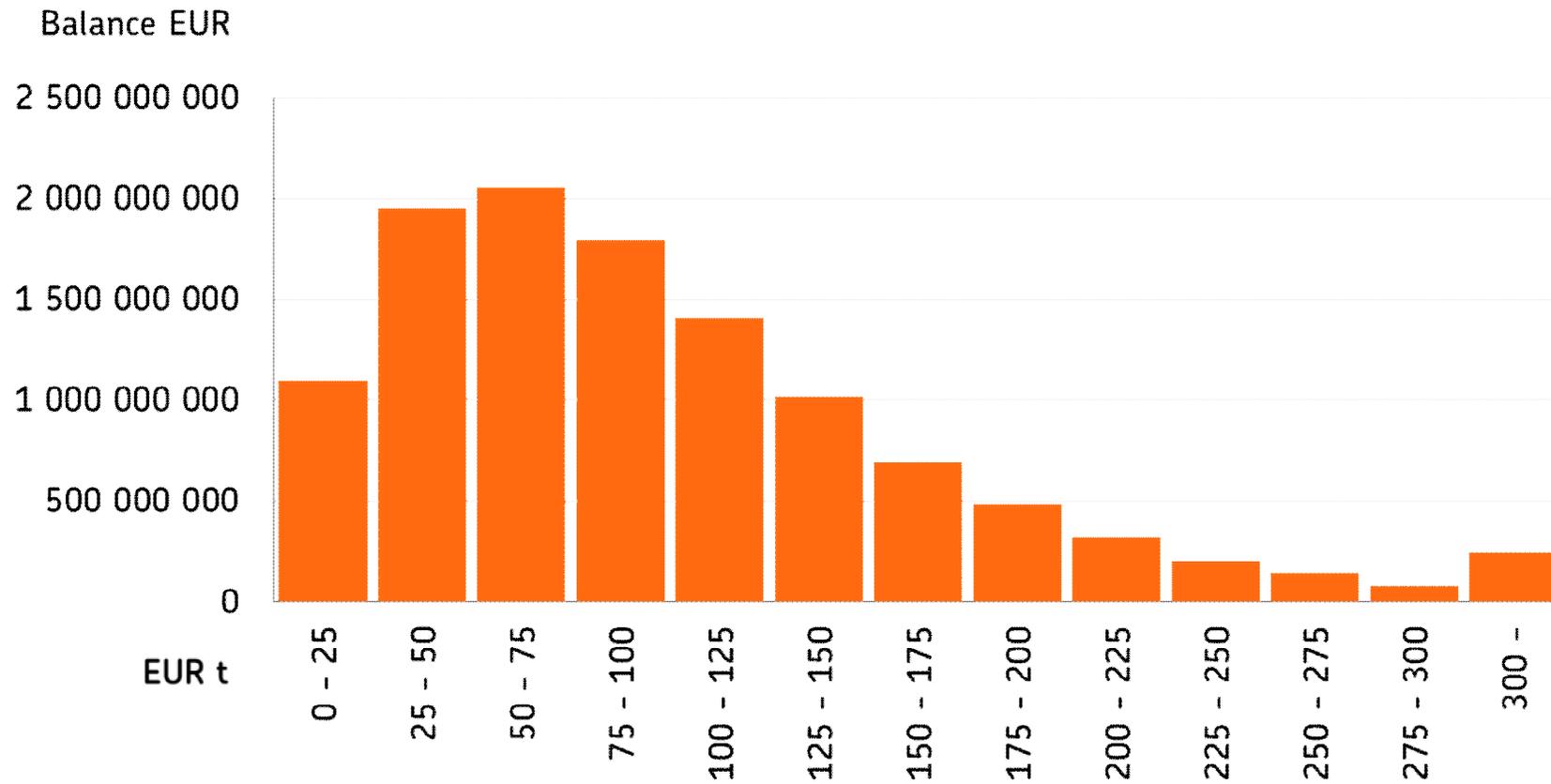
Covered bonds issued after 1 Aug. 2010,  
under the Finnish Act on Mortgage Credit Banks 680/2010

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

- Collateralized by Finnish mortgages
- Current balance EUR 11.49 billion
- Weighted Average indexed LTV of 43%
- Average loan size of approximately EUR 50,693
- 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 9.735 billion

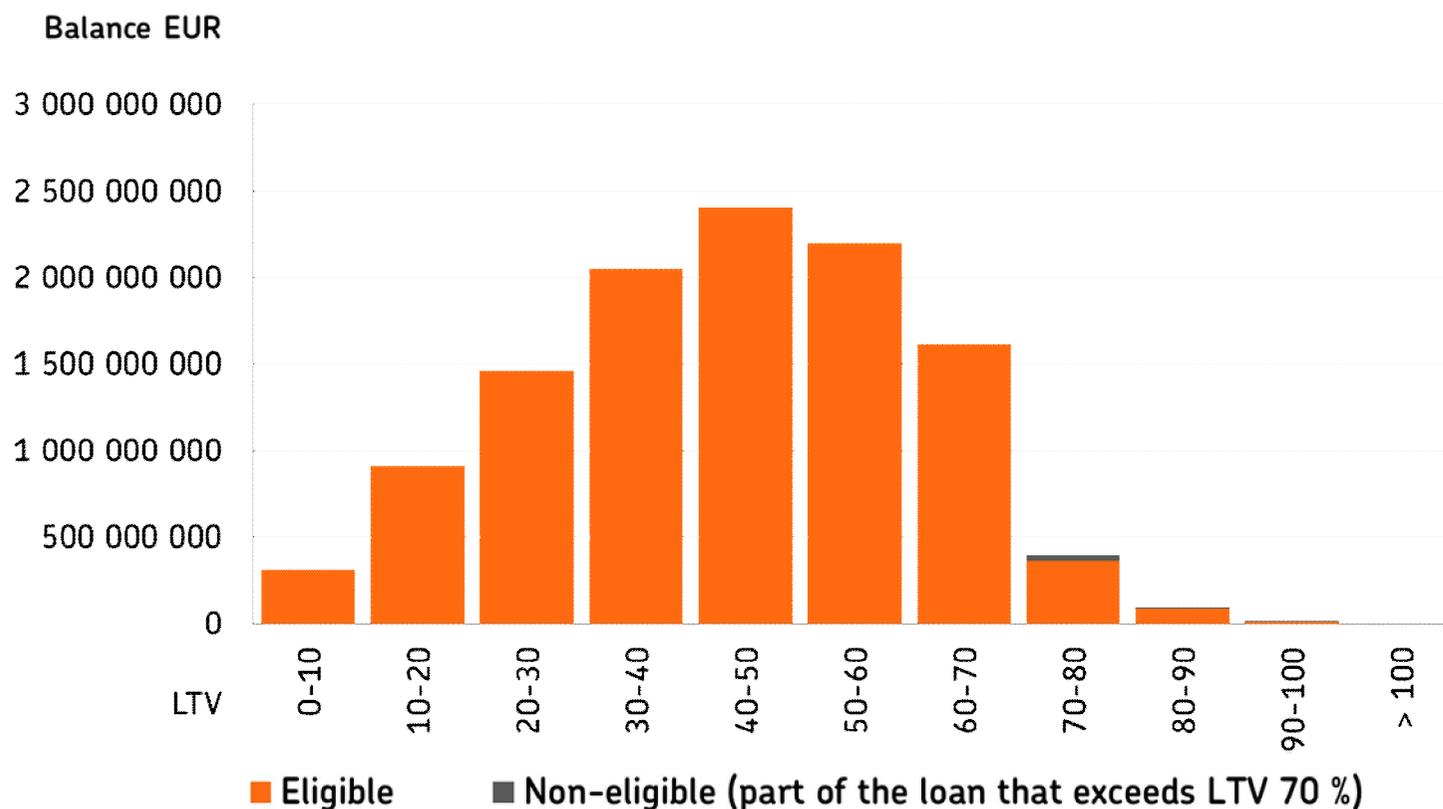
# OPMB Cover Asset Pool Characteristics

## Loans by size



# OPMB Cover Asset Pool Characteristics

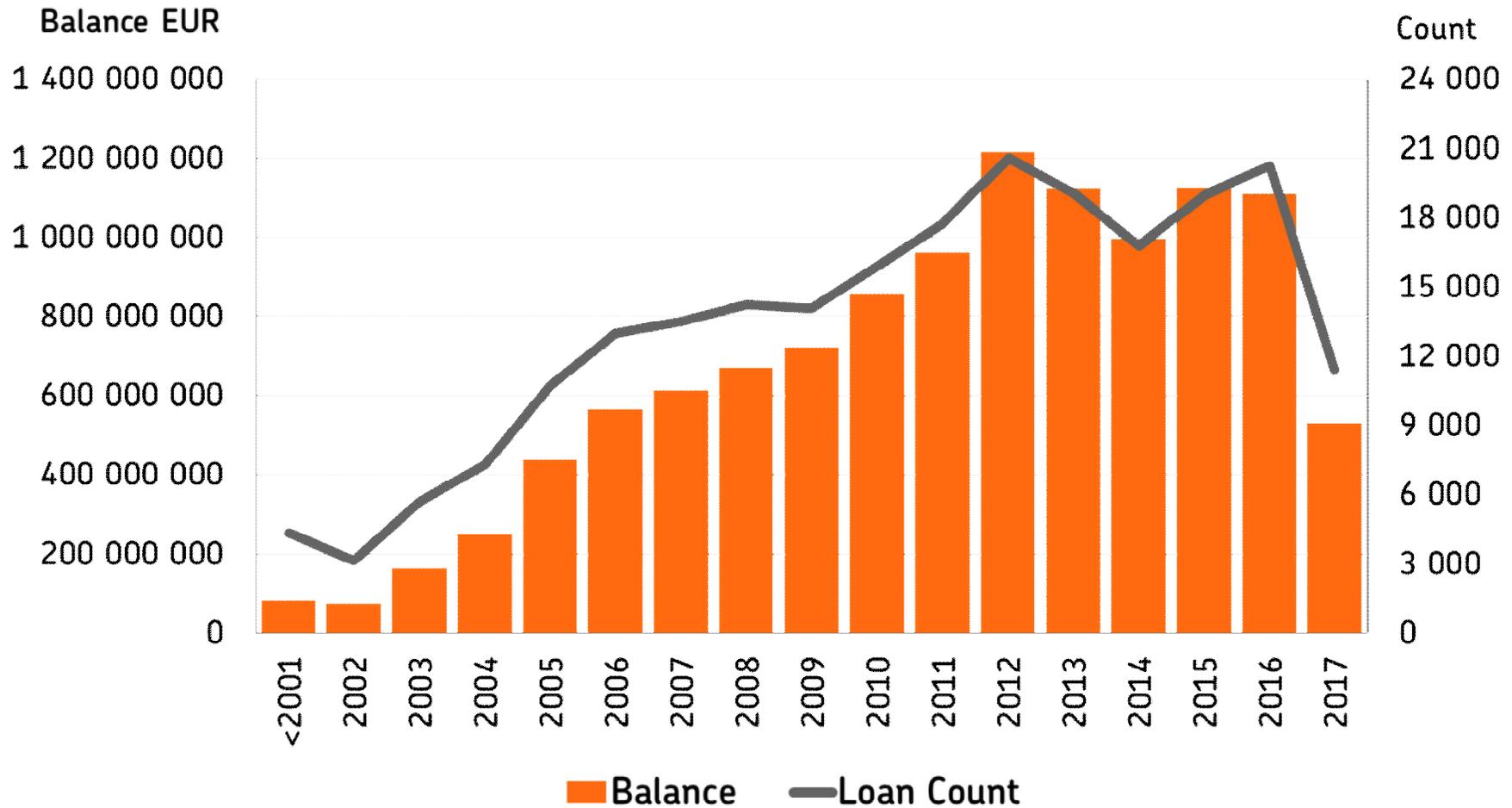
## Loans by LTV



- Total assets EUR 11.49 billion
- Eligible Cover Pool assets EUR 11.45 billion
- Weighted average indexed LTV of 43%
- Over-collateralisation 18.0% (Eligible cover pool assets)

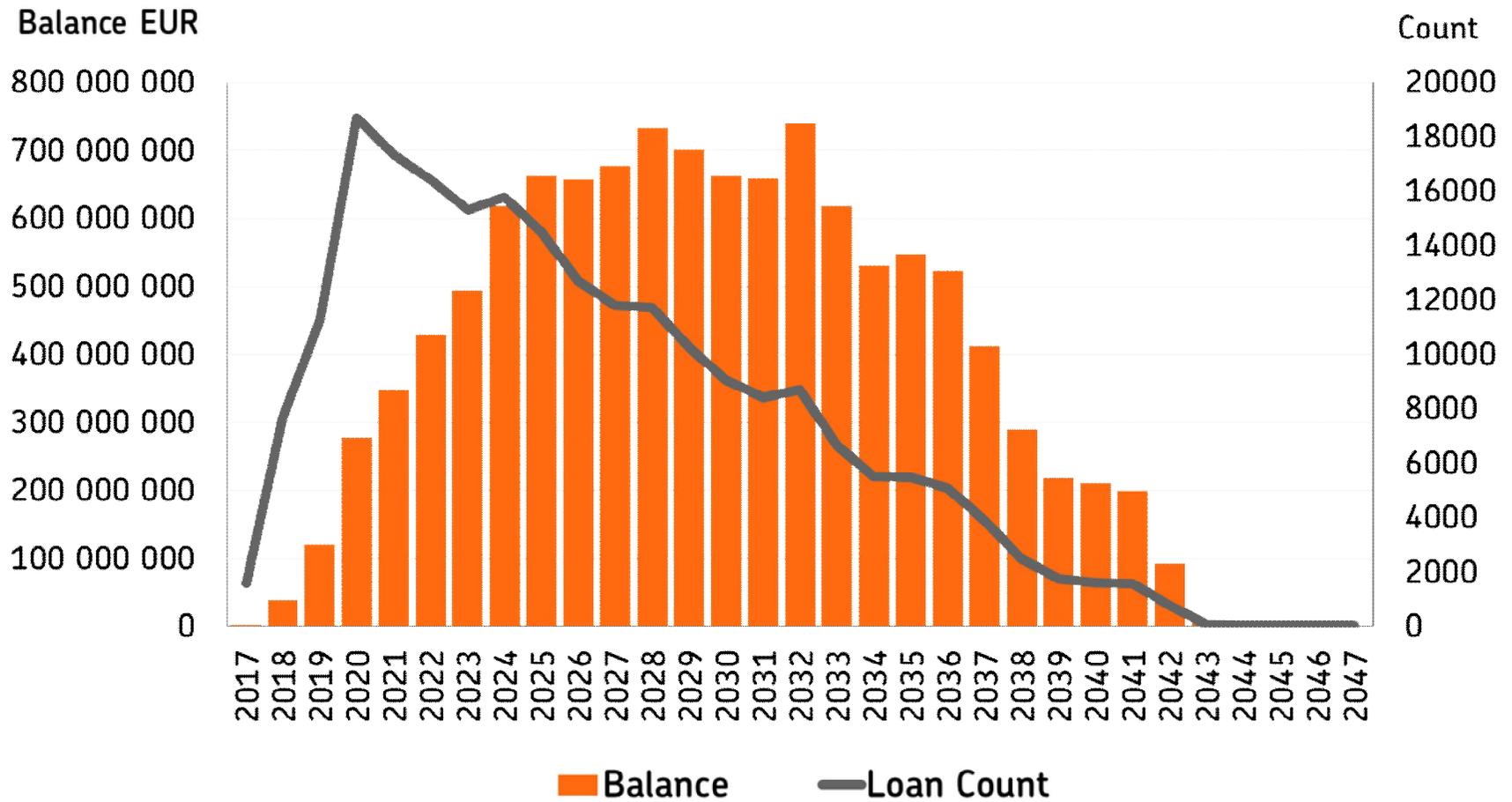
# OPMB Cover Asset Pool Characteristics

## Loans by origination year



# OPMB Cover Asset Pool Characteristics

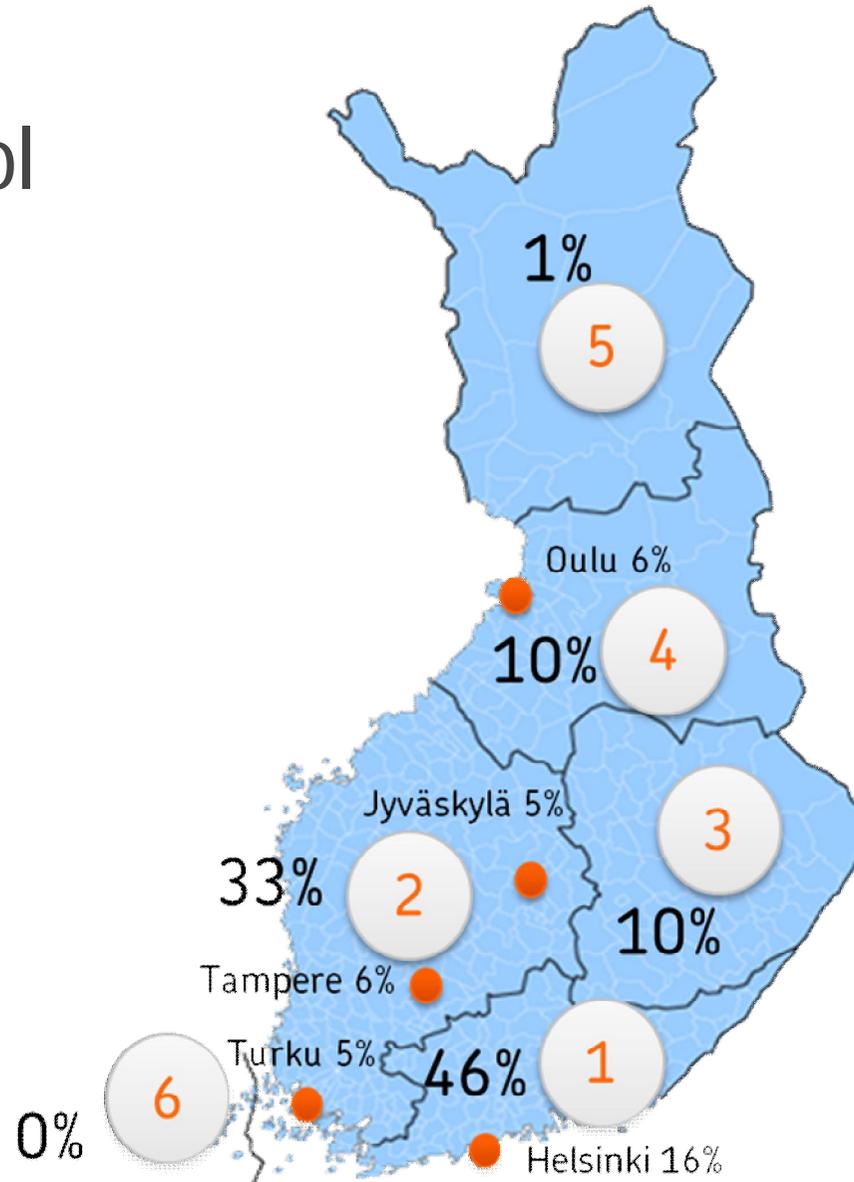
## Loans by maturity



# OPMB Cover Asset Pool Characteristics

## Geographical distribution

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





<b>5. Maturity of Covered Bonds</b>		<b>Initial Maturity</b>	<b>Extended Maturity</b>	<b>% Total Initial Maturity</b>	<b>% Total Extended Maturity</b>
G.3.5.1	Weighted Average life (in years)	4.72	5.71		
	Maturity (mn)				
	By buckets:				
G.3.5.2	0-1Y	1,100.00	0.00	11.30%	0.00%
G.3.5.3	1-2Y	1,000.00	1,100.00	10.27%	11.30%
G.3.5.4	2-3Y	1,270.00	1,000.00	13.05%	10.27%
G.3.5.5	3-4Y	1,000.00	1,270.00	10.27%	13.05%
G.3.5.6	4-5Y	1,000.00	1,000.00	10.27%	10.27%
G.3.5.7	5-10Y	4,365.00	4,365.00	44.84%	44.84%
G.3.5.8	10+Y	0.00	1,000.00	0.00%	10.27%
G.3.5.9					
G.3.5.10	<b>Total</b>	<b>9,735.00</b>	<b>9,735.00</b>	<b>100%</b>	<b>100%</b>
<b>6. Covered Assets - Currency</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.6.1	EUR	11488.41	0.00	100.00%	
G.3.6.2	USD	0.00	0.00	0.00%	
G.3.6.3	GBP	0.00	0.00	0.00%	
G.3.6.4	NOK	0.00	0.00	0.00%	
G.3.6.5	CHF	0.00	0.00	0.00%	
G.3.6.6	AUD	0.00	0.00	0.00%	
G.3.6.7	CAD	0.00	0.00	0.00%	
G.3.6.8	BRL	0.00	0.00	0.00%	
G.3.6.9	CZK	0.00	0.00	0.00%	
G.3.6.10	DKK	0.00	0.00	0.00%	
G.3.6.11	HKD	0.00	0.00	0.00%	
G.3.6.12	KRW	0.00	0.00	0.00%	
G.3.6.13	SEK	0.00	0.00	0.00%	
G.3.6.14	SGD	0.00	0.00	0.00%	
G.3.6.15	Other	0.00	0.00	0.00%	
G.3.6.16	<b>Total</b>	<b>11488.41</b>	<b>0.00</b>	<b>100%</b>	<b>0%</b>
<b>7. Covered Bonds - Currency</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.7.1	EUR	9735.00	9735.00	100.00%	100.00%
G.3.7.2	USD	0.00	0.00	0.00%	0.00%
G.3.7.3	GBP	0.00	0.00	0.00%	0.00%
G.3.7.4	NOK	0.00	0.00	0.00%	0.00%
G.3.7.5	CHF	0.00	0.00	0.00%	0.00%
G.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%
G.3.7.8	BRL	0.00	0.00	0.00%	0.00%
G.3.7.9	CZK	0.00	0.00	0.00%	0.00%
G.3.7.10	DKK	0.00	0.00	0.00%	0.00%
G.3.7.11	HKD	0.00	0.00	0.00%	0.00%
G.3.7.12	KRW	0.00	0.00	0.00%	0.00%
G.3.7.13	SEK	0.00	0.00	0.00%	0.00%
G.3.7.14	SGD	0.00	0.00	0.00%	0.00%
G.3.7.15	Other	0.00	0.00	0.00%	0.00%
G.3.7.16	<b>Total</b>	<b>9735.00</b>	<b>9735.00</b>	<b>100%</b>	<b>100%</b>
<b>8. Covered Bonds - Breakdown by interest rate</b>		<b>Nominal [before hedging] (mn)</b>	<b>Nominal [after hedging] (mn)</b>	<b>% Total [before]</b>	<b>% Total [after]</b>
G.3.8.1	Fixed coupon	9635.00	9635.00	99%	99%
G.3.8.2	Floating coupon	100.00	100.00	1%	1%
G.3.8.3	Other	0.00	0.00	0%	0%
G.3.8.4	<b>Total</b>	<b>9735.00</b>	<b>9735.00</b>	<b>100%</b>	<b>100%</b>

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 30 September 2017

<b>9. Substitute Assets - Type</b>		<b>Nominal (mn)</b>	<b>% Substitute Assets</b>	
G.3.9.1	Cash	0.00		
G.3.9.2	Exposures to guaranteed by Supranational, Sovereign, Agency (SSA)	0.00		
G.3.9.3	Exposures to central bank	0.00		
G.3.9.4	Exposures to credit institutions	0.00		
G.3.9.5	Other	0.00		
G.3.9.6	Total	0.00	0%	
<b>10. Substitute Assets - Country</b>		<b>Nominal (mn)</b>	<b>% Substitute Assets</b>	
G.3.10.1	Domestic (Country of issuer)	0.00		
G.3.10.2	Eurozone	0.00		
G.3.10.3	Rest of European Union (EU)	0.00		
G.3.10.4	European Economic Area (not member of EU)	0.00		
G.3.10.5	Switzerland	0.00		
G.3.10.6	Australia	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	Korea	0.00		
G.3.10.11	New Zealand	0.00		
G.3.10.12	Singapore	0.00		
G.3.10.13	US	0.00		
G.3.10.14	Other	0.00		
G.3.10.15	Total EU	0.00		
G.3.10.16	Total	0.00	0%	
<b>11. Liquid Assets</b>		<b>Nominal (mn)</b>	<b>% Cover Pool</b>	<b>% Covered Bonds</b>
G.3.11.1	Substitute and other marketable assets	11488.41	100.00%	100.00%
G.3.11.2	Central bank eligible assets	0.00	0.00%	0.00%
G.3.11.3	Other	0.00	0.00%	0.00%
G.3.11.4	Total	11488.41	100%	100%
<b>12. Bond List</b>				
G.3.12.1	Bond list	<a href="https://www.coveredbondlabel.com/issuer/6/">https://www.coveredbondlabel.com/issuer/6/</a>		
<b>13. Derivatives &amp; Swaps</b>		<b>intra-group</b>		
G.3.13.1	Derivative in the register / cover pool [national] (mn)	7738.22		
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)		Row	Row
129(7)			
<p>The issuer believes that, at the time of its issuance and as transparency data made publicly available by the issuer, these covered bonds would satisfy the eligibility criteria for Article 129(7) of the Capital Requirements Regulation (EU) 649/2012. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 649/2012 is ultimately a matter to be determined by a relevant investor institution or its relevant supervisory authority and the issuer does not accept any responsibility in this regard.</p>			
G.4.1.1	(i) Value of the cover pool outstanding covered bonds:	38	
G.4.1.2	(i) Value of covered bonds:	39	
G.4.1.3	(ii) Geographical distribution:	43 for Mortgage Assets	
G.4.1.4	(ii) Type of cover assets:	52	
G.4.1.5	(ii) Loan size:	155 for Residential Mortgage Assets	240 for Commercial Mortgage Assets
G.4.1.6	(ii) Interest rate risk - cover pool:	119 for Mortgage Assets	228
G.4.1.7	(ii) Currency risk - cover pool:	111	
G.4.1.8	(ii) Interest rate risk - covered bond:	163	
G.4.1.9	(ii) Currency risk - covered bond:	137	
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging)	17 for Harmonised Glossary	
G.4.1.11	(iii) Maturity structure of cover assets:	65	
G.4.1.12	(iii) Maturity structure of covered bonds:	88	
G.4.1.13	(iv) Percentage of loans more than ninety days past due:	149 for Mortgage Assets	
5. References to Capital Requirements Regulation (CRR)			
129(1)			
G.5.1.1	Exposure to credit institute credit quality step 1 & 2	ND3	
6. Other relevant information			

## B1. Harmonised Transparency Template - Mortgage Assets

Reporting in Domestic Currency		EUR	
CONTENT OF TAB B1			
<a href="#">7. Mortgage Assets</a> <a href="#">7.A Residential Cover Pool</a> <a href="#">7.B Commercial Cover Pool</a>			
Field Number	7. Mortgage Assets		
<b>1. Property Type Information</b>		<b>Nominal (mn)</b>	<b>% Total Mortgages</b>
M.7.1.1	Residential	11484.66	100.00%
M.7.1.2	Commercial	0.00	0.00%
M.7.1.3	Other	0.00	0.00%
M.7.1.4	Total	11484.66	100.00%
<b>2. General Information</b>		<b>Residential Loans</b>	<b>Commercial Loans</b>
M.7.2.1	Number of mortgage loans	226551	0
<b>3. Concentration Risks</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>
M.7.3.1	10 largest exposures	0.08	0.00
			<b>% Total Mortgages</b>
			0.08

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 30 September 2017

<b>1. Breakdown by Geography</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
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			
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	Italy			
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			

<b>5. Breakdown by domestic regions</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.5.1	Aland Islands	0.28		0.28
M.7.5.2	Central Finland	5.41		5.41
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	2.48		2.48
M.7.5.6	Kainuu	0.75		0.75
M.7.5.7	Kanta-Hame	4.60		4.60
M.7.5.8	Kymenlaakso	2.65		2.65
M.7.5.9	Lapland	1.45		1.45
M.7.5.10	North Karelia	2.82		2.82
M.7.5.11	North Ostrobothnia	8.90		8.90
M.7.5.12	Ostrobothnia	2.26		2.26
M.7.5.13	Paijat-Hame	3.50		3.50
M.7.5.14	Pirkanmaa	8.82		8.82
M.7.5.15	Pohjois-Savo	4.70		4.70
M.7.5.16	Satakunta	4.06		4.06
M.7.5.17	South Karelia	2.49		2.49
M.7.5.18	South Ostrobothnia	2.01		2.01
M.7.5.19	Uusimaa	28.38		28.38
M.7.5.20	Varsinais-Suomi	11.04		11.04
<b>6. Breakdown by Interest Rate</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.6.1	Fixed rate	1.68		1.68
M.7.6.2	Floating rate	98.32		98.32
M.7.6.3	Other			
<b>7. Breakdown by Repayment Type</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
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			
<b>8. Loan Seasoning</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.8.1	Up to 12months	7.55		7.55
M.7.8.2	≥ 12 - ≤ 24 months	10.25		10.25
M.7.8.3	≥ 24 - ≤ 36 months	9.48		9.48
M.7.8.4	≥ 36 - ≤ 60 months	19.01		19.01
M.7.8.5	≥ 60 months	53.71		53.71
<b>9. Non-Performing Loans (NPLs)</b>		<b>% Residential Loans</b>	<b>% Commercial Loans</b>	<b>% Total Mortgages</b>
M.7.9.1	% NPLs	0.00		0.00

<b>7.A Residential Cover Pool</b>					
<b>10. Loan Size Information</b>					
		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.10.1	Average loan size (000s)	50.69			
	By bucket (mn):				
M.7A.10.2	0 - 0,025000	1097.90	88056.00	9.56%	38.87%
M.7A.10.3	0,025001 - 0,050000	1957.51	53663.00	17.04%	23.69%
M.7A.10.4	0,050001 - 0,100000	3852.05	54117.00	33.54%	23.89%
M.7A.10.5	0,100001 - 0,150000	2421.22	20053.00	21.08%	8.85%
M.7A.10.6	0,150001 - 0,200000	1168.47	6835.00	10.17%	3.02%
M.7A.10.7	0,200001 - 0,250000	515.28	2338.00	4.49%	1.03%
M.7A.10.8	0,250001 - 0,300000	228.07	845.00	1.99%	0.37%
M.7A.10.9	0,300001 -	244.17	644.00	2.13%	0.28%
M.7A.10.26	Total	11484.66	226551.00	100.00%	100.00%
<b>11. Loan to Value (LTV) Information - UNINDEXED</b>					
		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.11.1	Weighted Average LTV (%)	49.21			
	By LTV bucket (mn):				
M.7A.11.2	>0 - <=40 %	9100.38	226551.00	79.24%	45.82%
M.7A.11.3	>40 - <=50 %	1133.94	106384.00	9.87%	21.52%
M.7A.11.4	>50 - <=60 %	737.09	78020.00	6.42%	15.78%
M.7A.11.5	>60 - <=70 %	418.29	55955.00	3.64%	11.32%
M.7A.11.6	>70 - <=80 %	84.44	23936.00	0.74%	4.84%
M.7A.11.7	>80 - <=90 %	9.07	3091.00	0.08%	0.63%
M.7A.11.8	>90 - <=100 %	1.35	465.00	0.01%	0.09%
M.7A.11.9	>100 %	0.11	52.00	0.00%	0.01%
M.7A.11.10	Total	11484.66	494454.00	100.00%	100.00%
<b>12. Loan to Value (LTV) Information - INDEXED</b>					
		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Residential Loans</b>	<b>% No. of Loans</b>
M.7A.12.1	Weighted Average LTV (%)	43.38			
	By LTV bucket (mn):				
M.7A.12.2	>0 - <=40 %	9781.36	226551.00	85.17%	59.84%
M.7A.12.3	>40 - <=50 %	977.40	79001.00	8.51%	20.87%
M.7A.12.4	>50 - <=60 %	508.41	45700.00	4.43%	12.07%
M.7A.12.5	>60 - <=70 %	176.51	20759.00	1.54%	5.48%
M.7A.12.6	>70 - <=80 %	34.86	5150.00	0.30%	1.36%
M.7A.12.7	>80 - <=90 %	5.40	1193.00	0.05%	0.32%
M.7A.12.8	>90 - <=100 %	0.73	210.00	0.01%	0.06%
M.7A.12.9	>100 %	0.00	0.00	0.00%	0.00%
M.7A.12.10	Total	11484.66	378564.00	100.00%	100.00%
<b>13. Breakdown by type</b>					
		<b>% Residential Loans</b>			
M.7A.13.1	Owner occupied	96.53			
M.7A.13.2	Second home/Holiday home	1.17			
M.7A.13.3	Buy-to-let/Non-owner occupied	0.52			
M.7A.13.4	Agricultural	1.77			
M.7A.13.5	Other				
<b>14. Loan by Ranking</b>					
		<b>% Residential Loans</b>			
M.7A.14.1	1st lien / 1st prior rank	100.00			
M.7A.14.2	Guaranteed	0.00			
M.7A.14.3	Other	0.00			

<b>7B Commercial Cover Pool</b>					
<b>15. Loan Size Information</b>					
		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.15.1	Average loan size (000r)				
	By bucket (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 - 1,000000	0,00	0,00		
M.7B.15.12	1,000001 -	0,00	0,00		
M.7B.15.26	Total	0,00	0,00	0,00%	0,00%
<b>16. Loan to Value (LTV) Information - UNDEERED</b>					
		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.16.1	Weighted Average LTV (%)				
	By LTV bucket (mn):				
M.7B.16.2	>0 - <=40%	0,00	0,00		
M.7B.16.3	>40 - <=50%	0,00	0,00		
M.7B.16.4	>50 - <=60%	0,00	0,00		
M.7B.16.5	>60 - <=70%	0,00	0,00		
M.7B.16.6	>70 - <=80%	0,00	0,00		
M.7B.16.7	>80 - <=90%	0,00	0,00		
M.7B.16.8	>90 - <=100%	0,00	0,00		
M.7B.16.9	>100%	0,00	0,00		
M.7B.16.10	Total	0,00	0,00	0,00%	0,00%
<b>17. Loan to Value (LTV) Information - INDEXED</b>					
		<b>Nominal</b>	<b>Number of Loans</b>	<b>% Commercial Loans</b>	<b>% No. of Loans</b>
M.7B.17.1	Weighted Average LTV (%)				
	By LTV bucket (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%	0,00	0,00		
M.7B.17.8	>90 - <=100%	0,00	0,00		
M.7B.17.9	>100%	0,00	0,00		
M.7B.17.10	Total	0,00	0,00	0,00%	0,00%
<b>18. Breakdown by Type</b>					
		<b>% Commercial loans</b>			
M.7B.18.1	Retail				
M.7B.18.2	Office				
M.7B.18.3	Hotel/Tourism				
M.7B.18.4	Shopping malls				
M.7B.18.5	Industry				
M.7B.18.6	Agriculture				
M.7B.18.7	Other commercially used				
M.7B.18.8	Land				
M.7B.18.9	Property developers / Building under construction				
M.7B.18.10	Other				

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 30 September 2017

This addendum is optional

## E. Harmonised Transparency Template - Optional ECB - ECAIs Data Disclosure

Reporting in Domestic Currency	EUR
<b>CONTENT OF TAB E</b>	
<a href="#">1. Additional information on the programme</a> <a href="#">2. Additional information on the swaps</a> <a href="#">3. Additional information on the asset distribution</a>	

Field Number	1. Additional information on the programme					
	<i>Transaction Counterparties</i>	<i>Name</i>	<i>Legal Entity Identifier (LEI)*</i>			
E.1.1.1	Sponsor (if applicable)	OP Corporate Bank plc	549300NQ588N7RWKBP98			
E.1.1.2	Servicer	Member cooperative banks of OP Financial Group	N/A			
E.1.1.3	Back-up servicer	ND2				
E.1.1.4	BUS facilitator	ND2				
E.1.1.5	Cash manager	ND2				
E.1.1.6	Back-up cash manager	ND2				
E.1.1.7	Account bank	OP Corporate Bank plc	549300NQ588N7RWKBP98			
E.1.1.8	Standby account bank	ND2				
E.1.1.9	Account bank guarantor	ND2				
E.1.1.10	Trustee	ND1				
E.1.1.11	Cover Pool Monitor	ND1				
2. Additional information on the swaps						
	<i>Swap Counterparties</i>	<i>Guarantor (if applicable)</i>	<i>Legal Entity Identifier (LEI)*</i>	<i>Type of Swap</i>		
E.2.1.1	OP Corporate Bank plc		549300NQ588N7RWKBP98	INTEREST		
3. Additional information on the asset distribution						
<i>1. General Information</i>		<i>Total Assets</i>				
E.3.1.1	Weighted Average Seasoning (months)	71				
E.3.1.2	Weighted Average Maturity (months)**	150				
<i>2. Arrears</i>		<i>% Residential Loans</i>	<i>% Commercial Loans</i>	<i>% Public Sector Assets</i>	<i>% Shipping Loans</i>	<i>% Total Loans</i>
E.3.2.1	<30 days	0.05	ND2	ND2	ND2	0.05
E.3.2.2	30-<60 days	0.00	ND2	ND2	ND2	0.00
E.3.2.3	60-<90 days		ND2	ND2	ND2	
E.3.2.4	90-<180 days		ND2	ND2	ND2	
E.3.2.5	>= 180 days		ND2	ND2	ND2	

Reason for No Data in Worksheet E	Value
Not applicable for the jurisdiction	ND1
Not relevant for the issuer and/or CB programme at the present time	ND2
Not available at the present time	ND3
Confidential	ND4
* Legal Entity Identifier (LEI) finder: <a href="http://www.lei-lookup.com/#!search">http://www.lei-lookup.com/#!search</a>	
** Weighted Average Maturity = Remaining Term to Maturity	

Source: OP Mortgage Bank Cover Asset Pool, ECB Harmonised Transparency Template (HTT) as of 30 September 2017