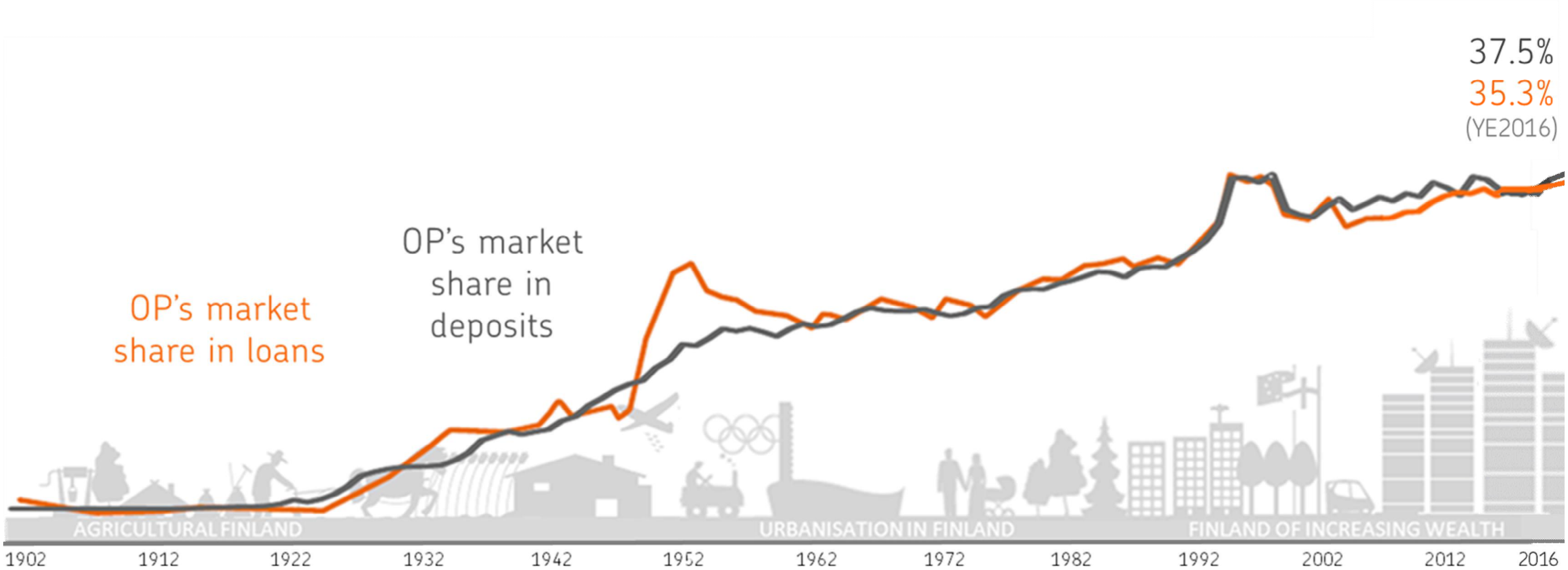

OPMB Cover Asset Pool Characteristics

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

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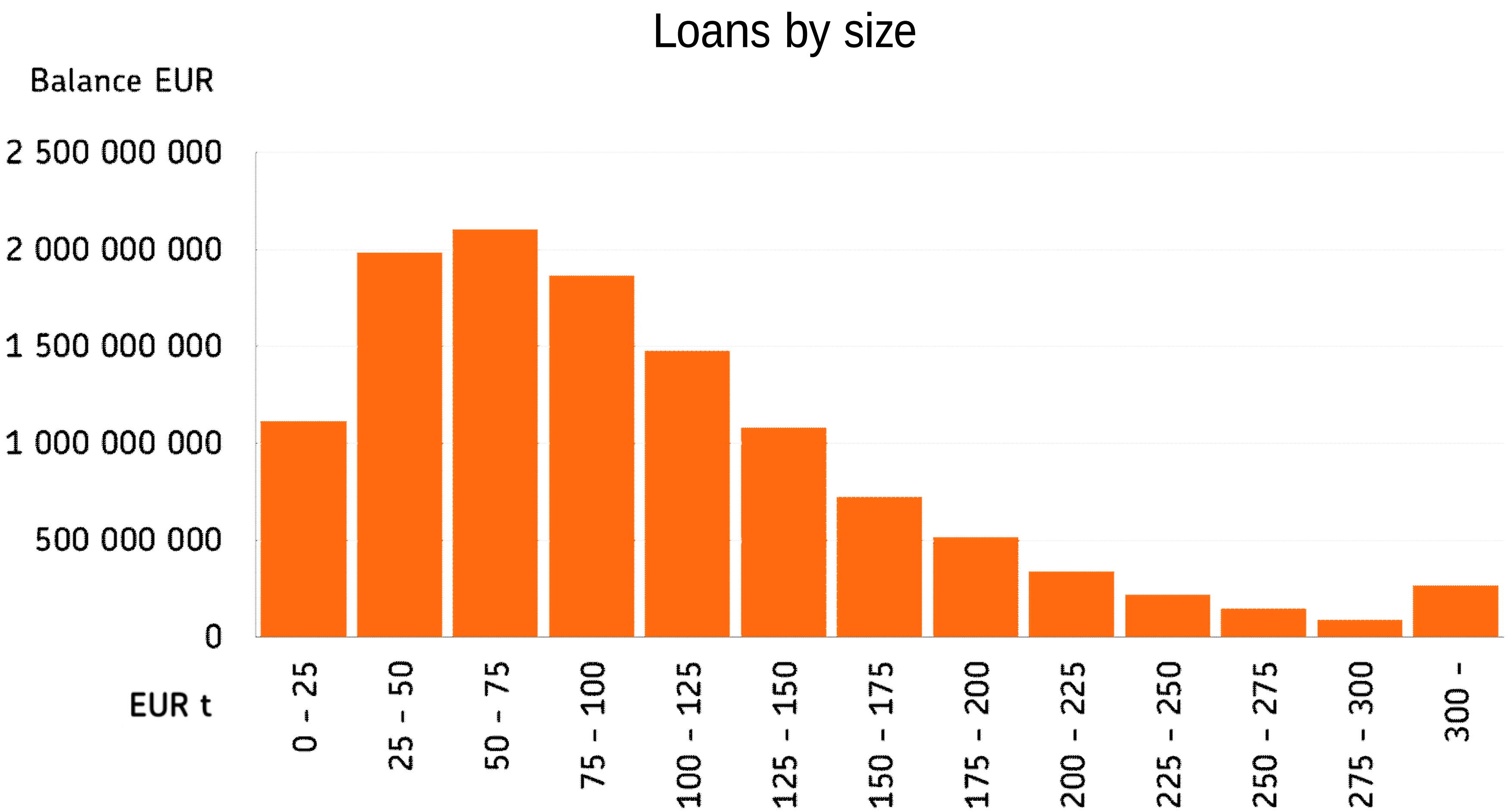
Main Features of OP Mortgage Bank's Cover Asset Pool as of 30 June 2017

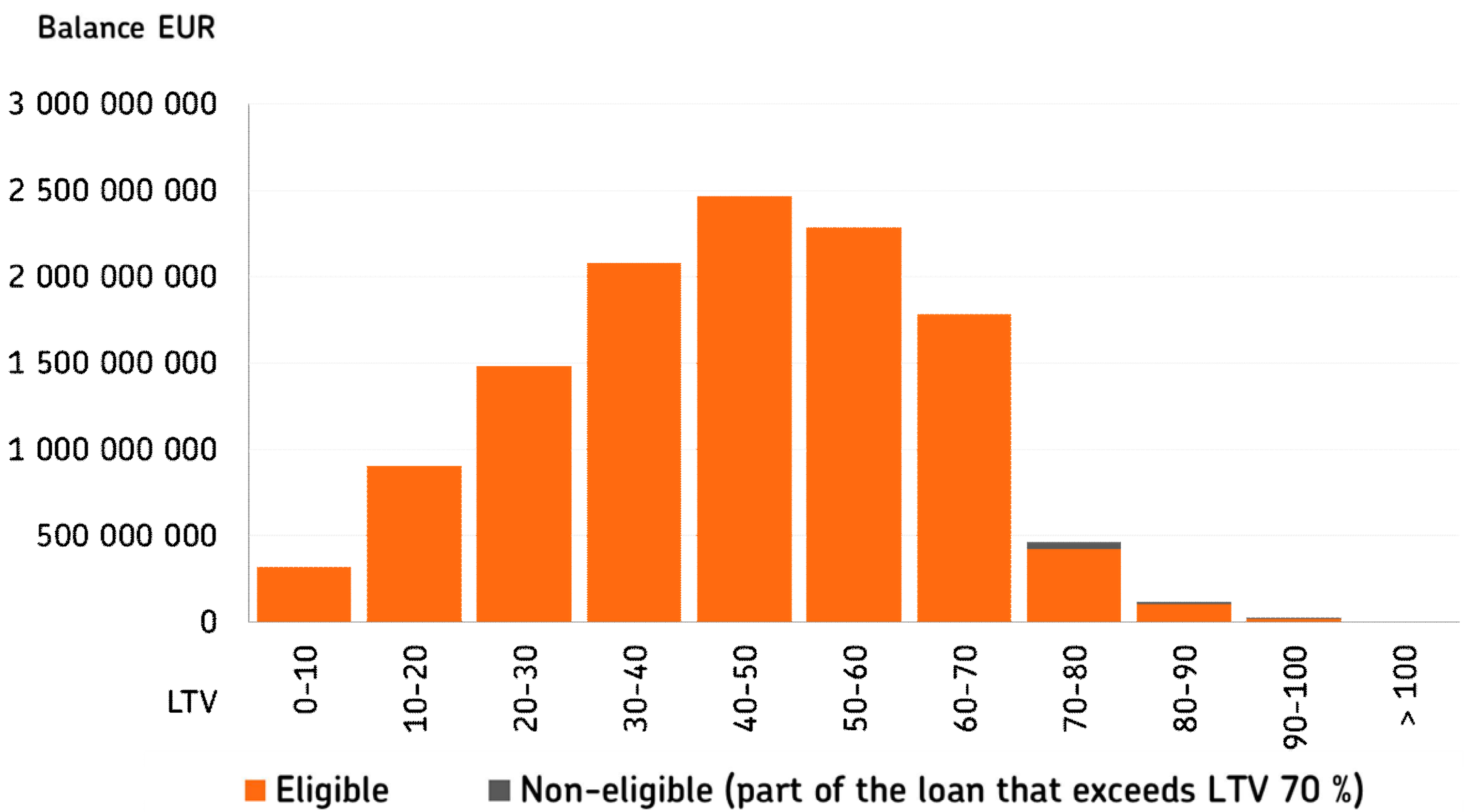
- Collateralized by Finnish mortgages
- Current balance EUR 11.94 billion
- Weighted Average indexed LTV of 44%
- Average loan size of approximately EUR 51,458
- No loans over 90 days in arrears ongoing
- Variable interest rates: over 96% of all loans
- Hedging agreements in place in order to mitigate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

OPMB Cover Asset Pool Characteristics



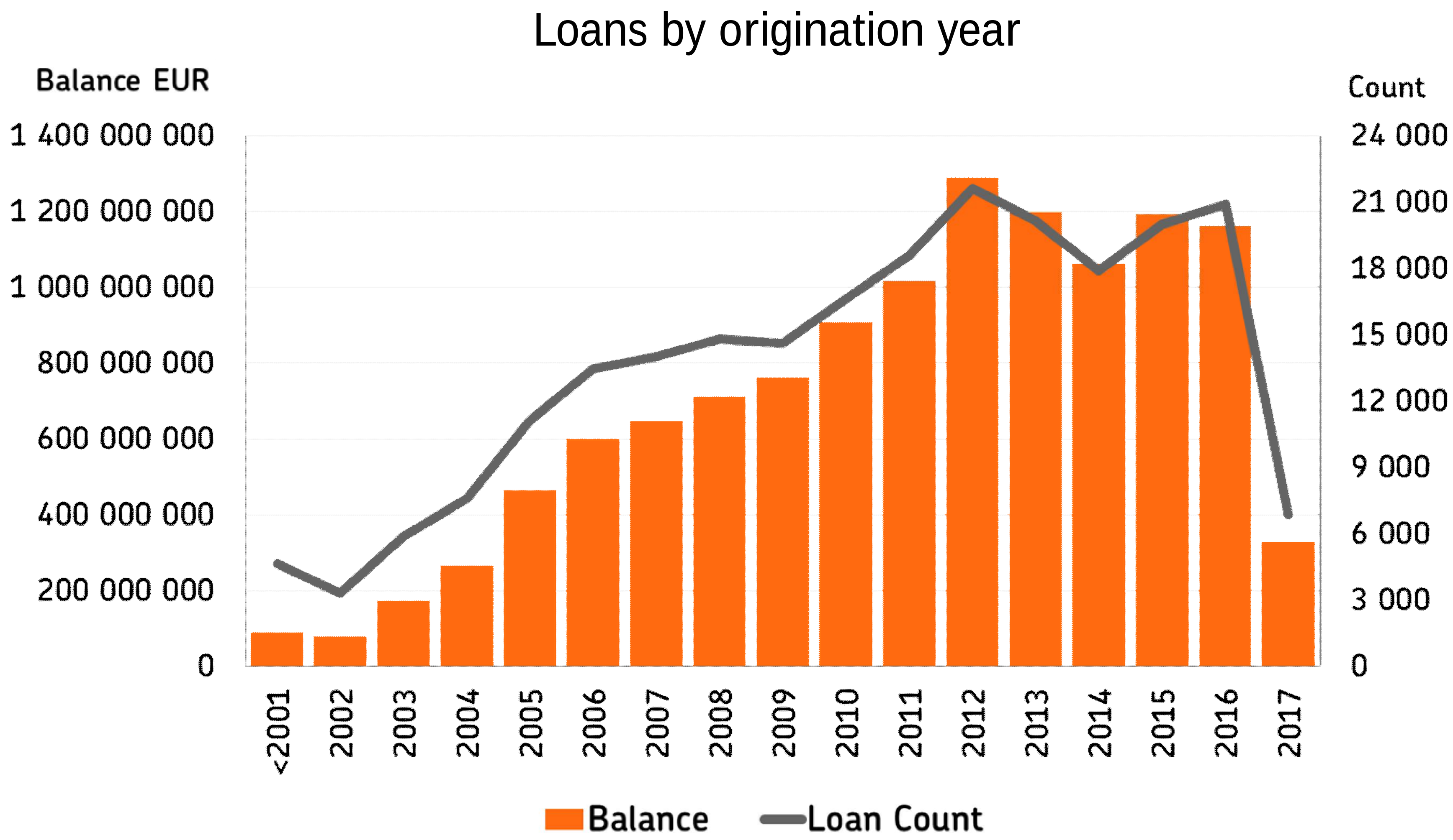
OPMB Cover Asset Pool Characteristics

Loans by LTV



- Total assets EUR 11.94 billion
- Eligible Cover Pool assets EUR 11.89 billion
- Weighted average indexed LTV of 44%
- Over-collateralisation (eligible assets only) 20.9 %

OPMB Cover Asset Pool Characteristics



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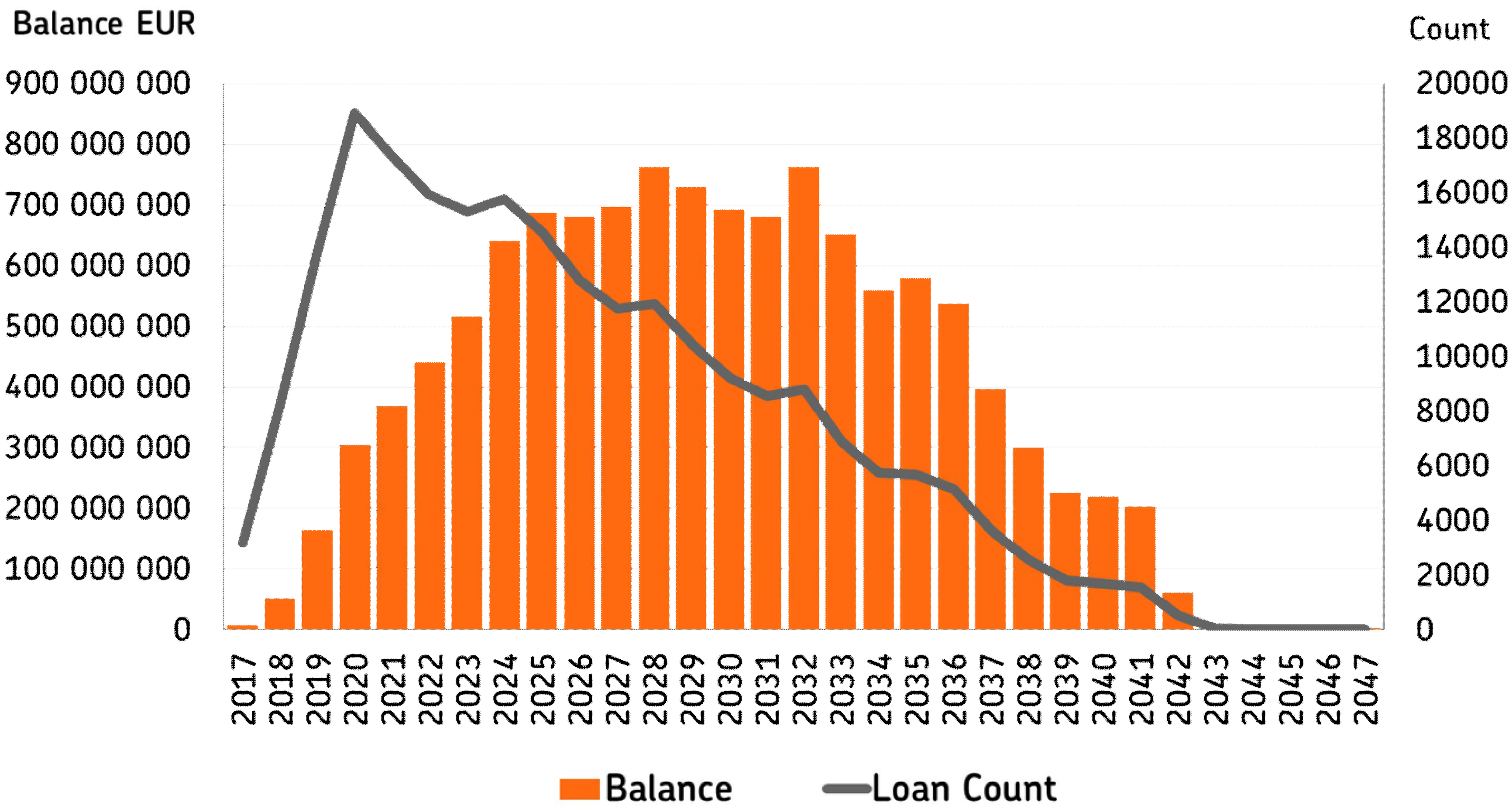
OPMB Cover Asset Pool Characteristics

Loans by maturity



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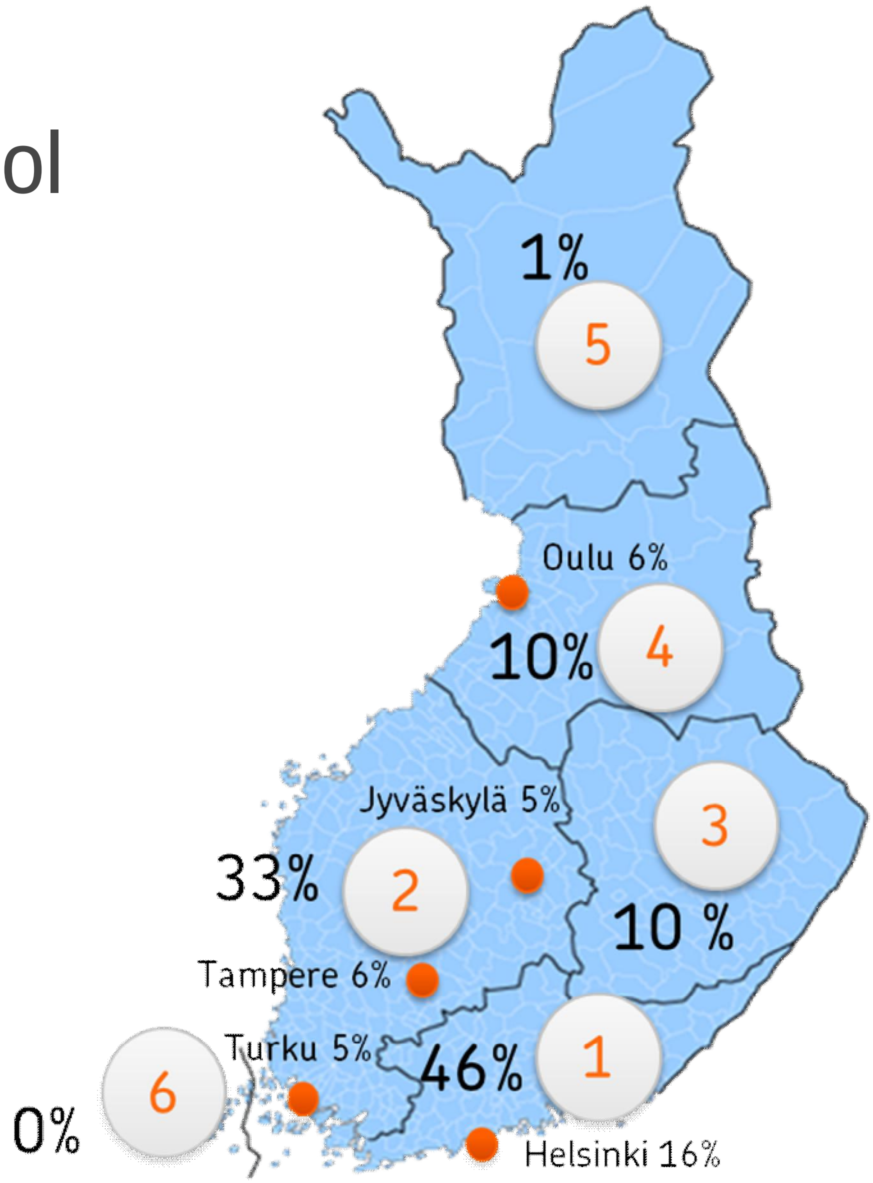
OPMB Cover Asset Pool Characteristics

Geographical distribution

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



OPMB Cover Asset Pool

A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency	EUR

CONTENT OF TAB A

Field Number	1. Basic Facts				
G.1.1.1	Country	Finland			
G.1.1.2	Issuer Name	OP Mortgage Bank			
G.1.1.3	Link to Issuer's Website	https://www.pohjola.fi/pohjola/investor-relations/debt-investors/op-mortgage-bank?id=334200&srcpl=8&kielikoodi=en			
G.1.1.4	Cut-off date	30/06/2017			
	2. Regulatory Summary				
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	https://www.coveredbondlabel.com/issuer/6/			
	3. General Cover Pool / Covered Bond				
	1. General Information	**Nominal (mn)**			
G.3.1.1	Total Cover Assets	11944.49			
G.3.1.2	Outstanding Covered Bonds	9835.00			
	2. Over-collateralisation (OC)	**Legal / Regulatory**	**Actual**	**Minimum Committed**	**Purpose**
G.3.2.1	OC (%)	2%	20.94	ND1	ND1
	3. Cover Pool Composition	**Nominal (mn)**		**% Cover Pool**	
G.3.3.1	Mortgages	11940.74		99.97%	
G.3.3.2	Public Sector	0.00		0.00%	
G.3.3.3	Shipping	0.00			
G.3.3.4	Substitute Assets	0.00		0.00%	
G.3.3.5	Other	3.75		0.03%	
G.3.3.6	Total	11,944.49		100%	
	4. Cover Pool Amortisation Profile	**Contractual**	**Expected Upon Prepayments**	**% Total Contractual**	**% Total Expected Upon**
G.3.4.1	Weighted Average life (in years)	6.15	ND3		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	1949.40	ND3	16.32%	
G.3.4.3	1 - 2 Y	1197.74	ND3	10.03%	
G.3.4.4	2 - 3 Y	1088.41	ND3	9.11%	
G.3.4.5	3 - 4 Y	981.43	ND3	8.22%	
G.3.4.6	4 - 5 Y	872.39	ND3	7.30%	
G.3.4.7	5 - 10 Y	3185.93	ND3	26.67%	
G.3.4.8	10+ Y	2669.20	ND3	22.35%	
G.3.4.9	Total	11,944.49	0	100%	0%

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

OPMB Cover Asset Pool

	5. Maturity of Covered Bonds	Initial Maturity	Extended Maturity	% Total Initial Maturity	% Total Extended Maturity
G.3.5.1	Weighted Average life (in years)	4.93	5.92		
	Maturity (mn)				
G.3.5.2	By buckets:				
G.3.5.3	0 - 1Y	1,200.00	100.00	12.20%	1.02%
G.3.5.4	1 - 2 Y	1,000.00	1,100.00	10.17%	11.18%
G.3.5.5	2 - 3 Y	1,270.00	1,000.00	12.91%	10.17%
G.3.5.6	3 - 4 Y	1,000.00	1,270.00	10.17%	12.91%
G.3.5.7	4 - 5 Y	1,000.00	1,000.00	10.17%	10.17%
G.3.5.8	5 - 10 Y	4,365.00	4,365.00	44.38%	44.38%
G.3.5.9	10+ Y	0.00	1,000.00	0.00%	10.17%
G.3.5.10	Total	9,835.00	9,835.00	100%	100%
	6. Covered Assets - Currency	**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.6.1	EUR	11944.49	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		
G.3.6.14	SGD	0.00	0.00		
G.3.6.15	Other	0.00	0.00	0.00%	
G.3.6.16	Total	11944.49	0.00	100%	0%
	7. Covered Bonds - Currency	**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.7.1	EUR	9835.00	9835.00	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	Total	9835.00	9835.00	100%	100%
	8. Covered Bonds - Breakdown by interest rate	**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.8.1	Fixed coupon	9635.00	9635.00	98%	98%
G.3.8.2	Floating coupon	200.00	200.00	2%	2%
G.3.8.3	Other	0.00	0.00	0%	0%
G.3.8.4	Total	9835.00	9835.00	100%	100%

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

OP

OPMB Cover Asset Pool

	9. Substitute Assets - Type	Nominal (mn)			% Substitute Assets	
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 banks	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%	
	10. Substitute Assets - Country	**Nominal (mn)**			**% Substitute Assets**	
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%	
	11. Liquid Assets	**Nominal (mn)**			**% Cover Pool**	**% Covered Bonds**
G.3.11.1	Substitute and other marketable assets	11944.49			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	11944.49			100%	100%
	12. Bond List					
G.3.12.1	Bond list	https://www.coveredbondlabel.com/issuer/6/				
	13. Derivatives & Swaps	**intra-group**				
G.3.13.1	Derivatives in the register / cover pool [notional] (mn)	8171.77				
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				

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

OPMB Cover Asset Pool

4. References to Capital Requirements Regulation (CRR) 129(7)		Row	Row
The issuer believes that, at the time of its issuance and based on 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) 648/2012. It should be noted, however, that whether or not exposures in the form of covered bonds are eligible to preferential treatment under Regulation (EU) 648/2012 is ultimately a matter to be determined by a relevant investor institution and its relevant supervisory authority and the issuer does not accept any responsibility in this regard.			
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 strategy)	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
7. Mortgage Assets
7.A Residential Cover Pool
7.B Commercial Cover Pool

Field Number	7. Mortgage Assets			
	1. Property Type Information	**Nominal (mn)**		**% Total Mortgages**
M.7.1.1	Residential	11940.74		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	11940.74		100.00%
	2. General Information	**Residential Loans**	**Commercial Loans**	**Total Mortgages**
M.7.2.1	Number of mortgage loans	232050	0	232050
	3. Concentration Risks	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.3.1	10 largest exposures	0.08	0.00	0.08

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

OPMB Cover Asset Pool

	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					
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					

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

OPMB Cover Asset Pool

	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
	9. Non-Performing Loans (NPLs)	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.9.1	% NPLs	0.00		0.00

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

OP

OPMB Cover Asset Pool

	7.A Residential Cover Pool				
	10. Loan Size Information	**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
M.7A.10.1	Average loan size (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%
	11. Loan to Value (LTV) Information - UNINDEXED	**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
M.7A.11.1	Weighted Average LTV (%)	49.80			
	By LTV buckets (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%
	12. Loan to Value (LTV) Information - INDEXED	**Nominal**	**Number of Loans**	**% Residential Loans**	**% No. of Loans**
M.7A.12.1	Weighted Average LTV (%)	44.04			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	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. Breakdown by type	**% Residential Loans**			
M.7A.13.1	Owner occupied	96.53			
M.7A.13.2	Second home/Holiday houses	1.20			
M.7A.13.3	Buy-to-let/Non-owner occupied	0.53			
M.7A.13.4	Agricultural	1.73			
M.7A.13.5	Other				
	14. Loan by Ranking	**% Residential Loans**			
M.7A.14.1	1st lien / No prior ranks	100.00			
M.7A.14.2	Guaranteed	0.00			
M.7A.14.3	Other	0.00			

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

OP

OPMB Cover Asset Pool

7B Commercial Cover Pool					
	15. Loan Size Information	**Nominal**	**Number of Loans**	**% Commercial Loans**	**% No. of Loans**
M.7B.15.1	Average loan size (000s)				
	By buckets (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%
	16. Loan to Value (LTV) Information - UNINDEXED	**Nominal**	**Number of Loans**	**% Commercial Loans**	**% No. of Loans**
M.7B.16.1	Weighted Average LTV (%)				
	By LTV buckets (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%
	17. Loan to Value (LTV) Information - INDEXED	**Nominal**	**Number of Loans**	**% Commercial Loans**	**% No. of Loans**
M.7B.17.1	Weighted Average LTV (%)				
	By LTV buckets (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%
	18. Breakdown by Type	**% Commercial loans**			
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 / Bulding under construction				
M.7B.18.10	Other				

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