

Harmonised Transparency Template

Finland  
Nordea Bank Finland  
Reporting Date: 30/06/16  
Cut-off Date: 30/06/16



Index

|                                                                |
|----------------------------------------------------------------|
| Worksheet A: HTT General                                       |
| Worksheet B1: HTT Mortgage Assets                              |
| Worksheet B2: HTT Public Sector Assets                         |
| Worksheet B3: HTT Shipping Assets                              |
| Worksheet C: HTT Harmonised Glossary                           |
| Covered Bond Label Disclaimer                                  |
| Worksheet D & Onwards (If Any): National Transparency Template |



## A. Harmonised Transparency Template - General Information

|                                |     |
|--------------------------------|-----|
| Reporting in Domestic Currency | EUR |
|--------------------------------|-----|

| CONTENT OF TAB A                                                              |
|-------------------------------------------------------------------------------|
| <a href="#">1. Basic Facts</a>                                                |
| <a href="#">2. Regulatory Summary</a>                                         |
| <a href="#">3. General Cover Pool / Covered Bond Information</a>              |
| <a href="#">4. References to Capital Requirements Regulation (CRR) 129(7)</a> |
| <a href="#">5. References to Capital Requirements Regulation (CRR) 129(1)</a> |
| <a href="#">6. Other relevant information</a>                                 |

| Field Number                                     | 1. Basic Facts                   |                                                                                                                                                                                         |                                |                          |                                   |
|--------------------------------------------------|----------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|--------------------------|-----------------------------------|
| G.1.1.1                                          | Country                          | Finland                                                                                                                                                                                 |                                |                          |                                   |
| G.1.1.2                                          | Issuer Name                      | Nordea Bank Finland AB                                                                                                                                                                  |                                |                          |                                   |
| G.1.1.3                                          | Link to Issuer's Website         | <a href="http://www.nordea.com/en/investor-relations/reports-and-presentations/covered-bonds/">http://www.nordea.com/en/investor-relations/reports-and-presentations/covered-bonds/</a> |                                |                          |                                   |
| G.1.1.4                                          | Cut-off date                     | 30/06/2015                                                                                                                                                                              |                                |                          |                                   |
| 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                       | <a href="https://coveredbondlabel.com/issuer/76/">https://coveredbondlabel.com/issuer/76/</a>                                                                                           |                                |                          |                                   |
| 3. General Cover Pool / Covered Bond Information |                                  |                                                                                                                                                                                         |                                |                          |                                   |
| 1.General Information                            |                                  | Nominal (mn)                                                                                                                                                                            |                                |                          |                                   |
| G.3.1.1                                          | Cover Pool Size                  | 21 804                                                                                                                                                                                  |                                |                          |                                   |
| G.3.1.2                                          | Outstanding Covered Bonds        | 17 082                                                                                                                                                                                  |                                |                          |                                   |
| 2. Over-collateralisation (OC)                   |                                  | Legal                                                                                                                                                                                   | Actual                         | Minimum Committed        | Purpose                           |
| G.3.2.1                                          | OC (%)                           | 2%                                                                                                                                                                                      | 26,9%                          | ND1                      | ND1                               |
| 3. Cover Pool Composition                        |                                  | Nominal (mn)                                                                                                                                                                            |                                | % Cover Pool             |                                   |
| G.3.3.1                                          | Mortgages                        | 21 583                                                                                                                                                                                  |                                | 98,99%                   |                                   |
| G.3.3.2                                          | Public Sector                    | 221                                                                                                                                                                                     |                                | 1,01%                    |                                   |
| G.3.3.3                                          | Shipping                         | ND1                                                                                                                                                                                     |                                |                          |                                   |
| G.3.3.4                                          | Substitute Assets                | 0                                                                                                                                                                                       |                                | 0,00%                    |                                   |
| G.3.3.5                                          | Other                            | 0                                                                                                                                                                                       |                                | 0,00%                    |                                   |
| G.3.3.6                                          | Total                            | 21 804                                                                                                                                                                                  |                                | 100%                     |                                   |
| 4. Cover Pool Amortisation Profile               |                                  | Contractual (mn)                                                                                                                                                                        | Expected Upon Prepayments (mn) | % Total Contractual      | % Total Expected Upon Prepayments |
| G.3.4.1                                          | Weighted Average life (in years) | 8,4                                                                                                                                                                                     | 5,4                            |                          |                                   |
|                                                  | By buckets:                      |                                                                                                                                                                                         |                                |                          |                                   |
| G.3.4.2                                          | 0 - 1 Y                          | 1 718                                                                                                                                                                                   | 3 630                          | 7,88%                    | 16,65%                            |
| G.3.4.3                                          | 1 - 2 Y                          | 1 676                                                                                                                                                                                   | 2 870                          | 7,69%                    | 13,16%                            |
| G.3.4.4                                          | 2 - 3 Y                          | 1 543                                                                                                                                                                                   | 2 450                          | 7,08%                    | 11,24%                            |
| G.3.4.5                                          | 3 - 4 Y                          | 1 524                                                                                                                                                                                   | 2 095                          | 6,99%                    | 9,61%                             |
| G.3.4.6                                          | 4 - 5 Y                          | 1 452                                                                                                                                                                                   | 1 825                          | 6,66%                    | 8,37%                             |
| G.3.4.7                                          | 5 - 10 Y                         | 5 957                                                                                                                                                                                   | 6 252                          | 27,32%                   | 28,67%                            |
| G.3.4.8                                          | 10+ Y                            | 7 935                                                                                                                                                                                   | 2 683                          | 36,39%                   | 12,30%                            |
| G.3.4.9                                          | Total                            | 21 804                                                                                                                                                                                  | 21 804                         | 100%                     | 100%                              |
| 5. Maturity of Covered Bonds                     |                                  | Initial Maturity (mn)                                                                                                                                                                   | Extended Maturity (mn)         | % Total Initial Maturity | % Total Extended Maturity         |
| G.3.5.1                                          | Weighted Average life (in years) | 3,9                                                                                                                                                                                     | ND1                            |                          |                                   |
|                                                  | By buckets:                      |                                                                                                                                                                                         |                                |                          |                                   |
| G.3.5.2                                          | 0 - 1 Y                          | 1 883                                                                                                                                                                                   | ND1                            | 11,02%                   |                                   |
| G.3.5.3                                          | 1 - 2 Y                          | 2 354                                                                                                                                                                                   | ND1                            | 13,78%                   |                                   |
| G.3.5.4                                          | 2 - 3 Y                          | 4 685                                                                                                                                                                                   | ND1                            | 27,43%                   |                                   |
| G.3.5.5                                          | 3 - 4 Y                          | 2 390                                                                                                                                                                                   | ND1                            | 13,99%                   |                                   |
| G.3.5.6                                          | 4 - 5 Y                          | 1 495                                                                                                                                                                                   | ND1                            | 8,75%                    |                                   |
| G.3.5.7                                          | 5 - 10 Y                         | 2 887                                                                                                                                                                                   | ND1                            | 16,90%                   |                                   |
| G.3.5.8                                          | 10+ Y                            | 1 389                                                                                                                                                                                   | ND1                            | 8,13%                    |                                   |
| G.3.5.9                                          | Total                            | 17 082                                                                                                                                                                                  | 0                              | 100%                     | 0%                                |
| G.3.5.10                                         |                                  |                                                                                                                                                                                         |                                |                          |                                   |
| 6. Covered Assets - Currency                     |                                  | Nominal [before hedging] (mn)                                                                                                                                                           | Nominal [after hedging] (mn)   | % Total [before]         | % Total [after]                   |
| G.3.6.1                                          | EUR                              | 21 804                                                                                                                                                                                  | 21 804                         | 100,00%                  | 100,00%                           |
| G.3.6.2                                          | USD                              | 0                                                                                                                                                                                       | 0                              | 0,00%                    | 0,00%                             |



|                                               |                                                             |                                                                                               |                              |                     |                 |
|-----------------------------------------------|-------------------------------------------------------------|-----------------------------------------------------------------------------------------------|------------------------------|---------------------|-----------------|
| G.3.6.3                                       | GBP                                                         | 0                                                                                             | 0                            | 0,00%               | 0,00%           |
| G.3.6.4                                       | NOK                                                         | 0                                                                                             | 0                            | 0,00%               | 0,00%           |
| G.3.6.5                                       | CHF                                                         | 0                                                                                             | 0                            | 0,00%               | 0,00%           |
| G.3.6.6                                       | AUD                                                         | 0                                                                                             | 0                            | 0,00%               | 0,00%           |
| G.3.6.7                                       | CAD                                                         | 0                                                                                             | 0                            | 0,00%               | 0,00%           |
| G.3.6.8                                       | BRL                                                         | 0                                                                                             | 0                            | 0,00%               | 0,00%           |
| G.3.6.9                                       | CZK                                                         | 0                                                                                             | 0                            | 0,00%               | 0,00%           |
| G.3.6.10                                      | DKK                                                         | 0                                                                                             | 0                            | 0,00%               | 0,00%           |
| G.3.6.11                                      | HKD                                                         | 0                                                                                             | 0                            | 0,00%               | 0,00%           |
| G.3.6.12                                      | KRW                                                         | 0                                                                                             | 0                            | 0,00%               | 0,00%           |
| G.3.6.13                                      | SEK                                                         | 0                                                                                             | 0                            |                     |                 |
| G.3.6.14                                      | SGD                                                         | 0                                                                                             | 0                            |                     |                 |
| G.3.6.15                                      | Other                                                       | 0                                                                                             | 0                            | 0,00%               | 0,00%           |
| G.3.6.16                                      | Total                                                       | 21804,4                                                                                       | 21804,4                      | 100%                | 100%            |
| 7. Covered Bonds - Currency                   |                                                             |                                                                                               |                              |                     |                 |
|                                               |                                                             | Nominal [before hedging] (mn)                                                                 | Nominal [after hedging] (mn) | % Total [before]    | % Total [after] |
| G.3.7.1                                       | EUR                                                         | 16 958                                                                                        | 17 082                       | 99,27%              | 100,00%         |
| G.3.7.2                                       | USD                                                         | 8                                                                                             | 0                            | 0,05%               | 0,00%           |
| G.3.7.3                                       | GBP                                                         | 0                                                                                             | 0                            | 0,00%               | 0,00%           |
| G.3.7.4                                       | NOK                                                         | 0                                                                                             | 0                            | 0,00%               | 0,00%           |
| G.3.7.5                                       | CHF                                                         | 116                                                                                           | 0                            | 0,68%               | 0,00%           |
| G.3.7.6                                       | AUD                                                         | 0                                                                                             | 0                            | 0,00%               | 0,00%           |
| G.3.7.7                                       | CAD                                                         | 0                                                                                             | 0                            | 0,00%               | 0,00%           |
| G.3.7.8                                       | BRL                                                         | 0                                                                                             | 0                            | 0,00%               | 0,00%           |
| G.3.7.9                                       | CZK                                                         | 0                                                                                             | 0                            | 0,00%               | 0,00%           |
| G.3.7.10                                      | DKK                                                         | 0                                                                                             | 0                            | 0,00%               | 0,00%           |
| G.3.7.11                                      | HKD                                                         | 0                                                                                             | 0                            | 0,00%               | 0,00%           |
| G.3.7.12                                      | KRW                                                         | 0                                                                                             | 0                            | 0,00%               | 0,00%           |
| G.3.7.13                                      | SEK                                                         | 0                                                                                             | 0                            | 0,00%               | 0,00%           |
| G.3.7.14                                      | SGD                                                         | 0                                                                                             | 0                            | 0,00%               | 0,00%           |
| G.3.7.15                                      | Other                                                       | 0                                                                                             | 0                            | 0,00%               | 0,00%           |
| G.3.7.16                                      | Total                                                       | 17 082                                                                                        | 17 082                       | 100%                | 100%            |
| 8. Covered Bonds - Breakdown by interest rate |                                                             |                                                                                               |                              |                     |                 |
|                                               |                                                             | Nominal (mn)                                                                                  |                              | % Covered Bonds     |                 |
| G.3.8.1                                       | Fixed coupon                                                | 16 178                                                                                        |                              | 95%                 |                 |
| G.3.8.2                                       | Floating coupon                                             | 904                                                                                           |                              | 5%                  |                 |
| G.3.8.3                                       | Other                                                       | 0                                                                                             |                              | 0%                  |                 |
| G.3.8.4                                       | Total                                                       | 17 082                                                                                        |                              | 100%                |                 |
| 9. Substitute Assets - Type                   |                                                             |                                                                                               |                              |                     |                 |
|                                               |                                                             | Nominal (mn)                                                                                  |                              | % Substitute Assets |                 |
| G.3.9.1                                       | Cash                                                        | 0                                                                                             |                              |                     |                 |
| G.3.9.2                                       | Exposures to/guaranteed by governments or quasi governments | 0                                                                                             |                              |                     |                 |
| G.3.9.3                                       | Exposures to central banks                                  | 0                                                                                             |                              |                     |                 |
| G.3.9.4                                       | Exposures to credit institutions                            | 0                                                                                             |                              |                     |                 |
| G.3.9.5                                       | Other                                                       | 0                                                                                             |                              |                     |                 |
| G.3.9.6                                       | Total                                                       | 0                                                                                             |                              | 0%                  |                 |
| 10. Substitute Assets - Country               |                                                             |                                                                                               |                              |                     |                 |
|                                               |                                                             | Nominal (mn)                                                                                  |                              | % Substitute Assets |                 |
| G.3.10.1                                      | Domestic (Country of Issuer)                                | 0                                                                                             |                              |                     |                 |
| G.3.10.2                                      | Eurozone                                                    | 0                                                                                             |                              |                     |                 |
| G.3.10.3                                      | Rest of European Union (EU)                                 | 0                                                                                             |                              |                     |                 |
| G.3.10.4                                      | European Economic Area (not member of EU)                   | 0                                                                                             |                              |                     |                 |
| G.3.10.5                                      | Switzerland                                                 | 0                                                                                             |                              |                     |                 |
| G.3.10.6                                      | Australia                                                   | 0                                                                                             |                              |                     |                 |
| G.3.10.7                                      | Brazil                                                      | 0                                                                                             |                              |                     |                 |
| G.3.10.8                                      | Canada                                                      | 0                                                                                             |                              |                     |                 |
| G.3.10.9                                      | Japan                                                       | 0                                                                                             |                              |                     |                 |
| G.3.10.10                                     | Korea                                                       | 0                                                                                             |                              |                     |                 |
| G.3.10.11                                     | New Zealand                                                 | 0                                                                                             |                              |                     |                 |
| G.3.10.12                                     | Singapore                                                   | 0                                                                                             |                              |                     |                 |
| G.3.10.13                                     | US                                                          | 0                                                                                             |                              |                     |                 |
| G.3.10.14                                     | Other                                                       | 0                                                                                             |                              |                     |                 |
| G.3.10.15                                     | Total EU                                                    | 0                                                                                             |                              |                     |                 |
| G.3.10.16                                     | Total                                                       | 0                                                                                             |                              | 0%                  |                 |
| 11. Liquid Assets                             |                                                             |                                                                                               |                              |                     |                 |
|                                               |                                                             | Nominal (mn)                                                                                  |                              | % Cover Pool        | % Covered Bonds |
| G.3.11.1                                      | Substitute and other marketable assets                      | 0                                                                                             |                              |                     |                 |
| G.3.11.2                                      | Central bank eligible assets                                | 0                                                                                             |                              |                     |                 |
| G.3.11.3                                      | Other                                                       | 0                                                                                             |                              |                     |                 |
| G.3.11.4                                      | Total                                                       | 0                                                                                             |                              | 0%                  | 0%              |
| 12. Bond List                                 |                                                             |                                                                                               |                              |                     |                 |
| G.3.12.1                                      | Bond list                                                   | <a href="https://coveredbondlabel.com/issuer/76/">https://coveredbondlabel.com/issuer/76/</a> |                              |                     |                 |





| 13. Derivatives & Swaps                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                         |                                                     |                                                     |                                                    |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------|-----------------------------------------------------|----------------------------------------------------|
| G.3.13.1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Derivatives in the cover pool [notional] (mn)                           |                                                     | 123 913 196                                         |                                                    |
| 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)             |                                                     | intra-group                                         |                                                    |
| 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:  | <a href="#">38</a>                                  |                                                    |
| G.4.1.2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | (i)                                                                     | Value of covered bonds:                             | <a href="#">39</a>                                  |                                                    |
| G.4.1.3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | (ii)                                                                    | Geographical distribution:                          | <a href="#">43 for Mortgage Assets</a>              | <a href="#">39 for Public Sector Assets</a>        |
| G.4.1.4                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | (ii)                                                                    | Type of cover assets:                               | <a href="#">52</a>                                  |                                                    |
| G.4.1.5                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | (ii)                                                                    | Loan size:                                          | <a href="#">156 for Residential Mortgage Assets</a> | <a href="#">240 for Commercial Mortgage Assets</a> |
| G.4.1.6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | (ii)                                                                    | Interest rate risk - cover pool:                    | <a href="#">119 for Mortgage Assets</a>             | <a href="#">161</a>                                |
| G.4.1.7                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | (ii)                                                                    | Currency risk - cover pool:                         | <a href="#">109</a>                                 | <a href="#">115 for Public Sector Assets</a>       |
| G.4.1.8                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | (ii)                                                                    | Interest rate risk - covered bond:                  | <a href="#">161</a>                                 |                                                    |
| G.4.1.9                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | (ii)                                                                    | Currency risk - covered bond:                       | <a href="#">135</a>                                 |                                                    |
| G.4.1.10                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | (Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy) |                                                     | <a href="#">17 for Harmonised Glossary</a>          |                                                    |
| G.4.1.11                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | (iii)                                                                   | Maturity structure of cover assets:                 | <a href="#">65</a>                                  |                                                    |
| G.4.1.12                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | (iii)                                                                   | Maturity structure of covered bonds:                | <a href="#">87</a>                                  |                                                    |
| G.4.1.13                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | (iv)                                                                    | Percentage of loans more than ninety days past due: | <a href="#">149 for Mortgage Assets</a>             | <a href="#">152 for Public Sector Assets</a>       |
| 5. References to Capital Requirements Regulation (CRR)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                         |                                                     |                                                     |                                                    |
| 129(1)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                         |                                                     |                                                     |                                                    |
| G.5.1.1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Exposure to credit institute credit quality step 1 & 2                  |                                                     | <a href="#">171</a>                                 |                                                    |
| 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                        |                     |                    |
|----------------------------------|-------------------------------------------|---------------------|--------------------|
| 1. Property Type Information     |                                           | Nominal (mn)        | % Total Mortgages  |
| M.7.1.1                          | Residential                               | 21 583              | 100,00%            |
| M.7.1.2                          | Commercial                                | 0                   | 0,00%              |
| M.7.1.3                          | Other                                     | 0                   | 0,00%              |
| M.7.1.4                          | Total                                     | 21583,3             | 100%               |
| 2. General Information           |                                           | Residential Loans   | Commercial Loans   |
| M.7.2.1                          | Number of mortgage loans                  | 339 374             | 0                  |
| 3. Concentration Risks           |                                           | % Residential Loans | % Commercial Loans |
| M.7.3.1                          | 10 largest exposures                      | 0,13%               | 0,00%              |
| 4. Breakdown by Geography        |                                           | % Residential Loans | % Commercial Loans |
| M.7.4.1                          | European Union                            | 21583,3             | 0                  |
| M.7.4.2                          | Austria                                   | 0                   | 0                  |
| M.7.4.3                          | Belgium                                   | 0                   | 0                  |
| M.7.4.4                          | Bulgaria                                  | 0                   | 0                  |
| M.7.4.5                          | Croatia                                   | 0                   | 0                  |
| M.7.4.6                          | Cyprus                                    | 0                   | 0                  |
| M.7.4.7                          | Czech Republic                            | 0                   | 0                  |
| M.7.4.8                          | Denmark                                   | 0                   | 0                  |
| M.7.4.9                          | Estonia                                   | 0                   | 0                  |
| M.7.4.10                         | Finland                                   | 21 583              | 0                  |
| M.7.4.11                         | France                                    | 0                   | 0                  |
| M.7.4.12                         | Germany                                   | 0                   | 0                  |
| M.7.4.13                         | Greece                                    | 0                   | 0                  |
| M.7.4.14                         | Netherlands                               | 0                   | 0                  |
| M.7.4.15                         | Hungary                                   | 0                   | 0                  |
| M.7.4.16                         | Ireland                                   | 0                   | 0                  |
| M.7.4.17                         | Italy                                     | 0                   | 0                  |
| M.7.4.18                         | Latvia                                    | 0                   | 0                  |
| M.7.4.19                         | Lithuania                                 | 0                   | 0                  |
| M.7.4.20                         | Luxembourg                                | 0                   | 0                  |
| M.7.4.21                         | Malta                                     | 0                   | 0                  |
| M.7.4.22                         | Poland                                    | 0                   | 0                  |
| M.7.4.23                         | Portugal                                  | 0                   | 0                  |
| M.7.4.24                         | Romania                                   | 0                   | 0                  |
| M.7.4.25                         | Slovakia                                  | 0                   | 0                  |
| M.7.4.26                         | Slovenia                                  | 0                   | 0                  |
| M.7.4.27                         | Spain                                     | 0                   | 0                  |
| M.7.4.28                         | Sweden                                    | 0                   | 0                  |
| M.7.4.29                         | United Kingdom                            | 0                   | 0                  |
| M.7.4.30                         | European Economic Area (not member of EU) | 0                   | 0                  |
| M.7.4.31                         | Iceland                                   | 0                   | 0                  |
| M.7.4.32                         | Liechtenstein                             | 0                   | 0                  |
| M.7.4.33                         | Norway                                    | 0                   | 0                  |
| M.7.4.34                         | Other                                     | 0                   | 0                  |
| M.7.4.35                         | Switzerland                               | 0                   | 0                  |
| M.7.4.36                         | Australia                                 | 0                   | 0                  |
| M.7.4.37                         | Brazil                                    | 0                   | 0                  |
| M.7.4.38                         | Canada                                    | 0                   | 0                  |
| M.7.4.39                         | Japan                                     | 0                   | 0                  |
| M.7.4.40                         | Korea                                     | 0                   | 0                  |
| M.7.4.41                         | New Zealand                               | 0                   | 0                  |
| M.7.4.42                         | Singapore                                 | 0                   | 0                  |
| M.7.4.43                         | US                                        | 0                   | 0                  |
| M.7.4.44                         | Other                                     | 0                   | 0                  |
| 5. Breakdown by domestic regions |                                           | % Residential Loans | % Commercial Loans |
| M.7.5.1                          | Aland Islands                             | 0,63%               | 0                  |
| M.7.5.2                          | Central Finland                           | 4,88%               | 0                  |
| M.7.5.3                          | Central Ostrobothnia                      | 0,93%               | 0                  |
| M.7.5.4                          | Etela-Savo                                | 1,75%               | 0                  |
| M.7.5.5                          | Ita-Uusimaa                               | 1,69%               | 0                  |
| M.7.5.6                          | Kainuu                                    | 0,75%               | 0                  |





|                                                 |                          |                     |                    |                     |                |
|-------------------------------------------------|--------------------------|---------------------|--------------------|---------------------|----------------|
| M.7.5.7                                         | Kanta-Häme               | 2,85%               | 0                  | 2,85%               |                |
| M.7.5.8                                         | Kymenlaakso              | 2,78%               | 0                  | 2,78%               |                |
| M.7.5.9                                         | Lapland                  | 2,50%               | 0                  | 2,50%               |                |
| M.7.5.10                                        | North Karelia            | 1,62%               | 0                  | 1,62%               |                |
| M.7.5.11                                        | North Ostrobothnia       | 5,28%               | 0                  | 5,28%               |                |
| M.7.5.12                                        | Ostrobothnia             | 2,78%               | 0                  | 2,78%               |                |
| M.7.5.13                                        | Paijat-Häme              | 3,52%               | 0                  | 3,52%               |                |
| M.7.5.14                                        | Pirkanmaa                | 9,59%               | 0                  | 9,59%               |                |
| M.7.5.15                                        | Pohjois-Savo             | 2,81%               | 0                  | 2,81%               |                |
| M.7.5.16                                        | Satakunta                | 2,84%               | 0                  | 2,84%               |                |
| M.7.5.17                                        | South Karelia            | 1,43%               | 0                  | 1,43%               |                |
| M.7.5.18                                        | South Ostrobothnia       | 2,89%               | 0                  | 2,89%               |                |
| M.7.5.19                                        | Uusimaa                  | 41,58%              | 0                  | 41,58%              |                |
| M.7.5.20                                        | Varsinais-Suomi          | 6,90%               | 0                  | 6,90%               |                |
| 6. Breakdown by Interest Rate                   |                          | % Residential Loans | % Commercial Loans | % Total Mortgages   |                |
| M.7.6.1                                         | Fixed rate               | 2,60%               | 0                  | 2,60%               |                |
| M.7.6.2                                         | Floating rate            | 97,40%              | 0                  | 97,40%              |                |
| M.7.6.3                                         | Other                    | 0                   | 0                  | 0,00%               |                |
| 7. Breakdown by Repayment Type                  |                          | % Residential Loans | % Commercial Loans | % Total Mortgages   |                |
| M.7.7.1                                         | Bullet / interest only   | 5,82%               | 0                  | 5,82%               |                |
| M.7.7.2                                         | Amortising               | 94,18%              | 0                  | 94,18%              |                |
| M.7.7.3                                         | Other                    | 0                   | 0                  | 0,00%               |                |
| 8. Loan Seasoning                               |                          | % Residential Loans | % Commercial Loans | % Total Mortgages   |                |
| M.7.8.1                                         | Up to 12months           | 11,42%              | 0                  | 11,42%              |                |
| M.7.8.2                                         | ≥ 12 - ≤ 24 months       | 12,74%              | 0                  | 12,74%              |                |
| M.7.8.3                                         | ≥ 24 - ≤ 36 months       | 11,20%              | 0                  | 11,20%              |                |
| M.7.8.4                                         | ≥ 36 - ≤ 60 months       | 20,08%              | 0                  | 20,08%              |                |
| M.7.8.5                                         | ≥ 60 months              | 44,56%              | 0                  | 44,56%              |                |
| 9. Non-Performing Loans (NPLs)                  |                          | % Residential Loans | % Commercial Loans | % Total Mortgages   |                |
| M.7.9.1                                         | % NPLs                   | 0                   | 0                  | 0                   |                |
| 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) | 63,60               |                    |                     |                |
| By buckets (mn):                                |                          |                     |                    |                     |                |
| M.7A.10.2                                       | 0 - 0,025000             | 1365,50             | 112 539            | 6,33%               | 33,16%         |
| M.7A.10.3                                       | 0,025001 - 0,050000      | 2713,60             | 73 481             | 12,57%              | 21,65%         |
| M.7A.10.4                                       | 0,050001 - 0,100000      | 6429,70             | 88 889             | 29,79%              | 26,19%         |
| M.7A.10.5                                       | 0,100001 - 0,150000      | 4622,70             | 38 103             | 21,42%              | 11,23%         |
| M.7A.10.6                                       | 0,150001 - 0,200 000     | 2555,10             | 14 887             | 11,84%              | 4,39%          |
| M.7A.10.7                                       | 0,200001 - 0,250000      | 1266,00             | 5 702              | 5,87%               | 1,68%          |
| M.7A.10.8                                       | 0,250001 - 0,300000      | 613,80              | 2 251              | 2,84%               | 0,66%          |
| M.7A.10.9                                       | 0,300001 -               | 2016,90             | 3 522              | 9,34%               | 1,04%          |
| M.7A.10.26                                      | Total                    | 21583,3             | 339374             | 100%                | 100%           |
| 11. Loan to Value (LTV) Information - UNINDEXED |                          | Nominal             | Number of Loans    | % Residential Loans | % No. of Loans |
| M.7A.11.1                                       | Weighted Average LTV (%) | 51,94%              |                    |                     |                |
| By LTV buckets (mn):                            |                          |                     |                    |                     |                |
| M.7A.11.2                                       | >0 - <=40 %              | 16 236              | ND1                | 75,23%              |                |
| M.7A.11.3                                       | >40 - <=50 %             | 2 362               | ND1                | 10,94%              |                |
| M.7A.11.4                                       | >50 - <=60 %             | 1 792               | ND1                | 8,30%               |                |
| M.7A.11.5                                       | >60 - <=70 %             | 1 193               | ND1                | 5,53%               |                |
| M.7A.11.6                                       | >70 - <=80 %             | 0                   | ND1                | 0,00%               |                |
| M.7A.11.7                                       | >80 - <=90 %             | 0                   | ND1                | 0,00%               |                |
| M.7A.11.8                                       | >90 - <=100 %            | 0                   | ND1                | 0,00%               |                |
| M.7A.11.9                                       | >100%                    | 0                   | ND1                | 0,00%               |                |
| M.7A.11.10                                      | Total                    | 21583,3             | 0                  | 100%                | 0%             |
| 12. Loan to Value (LTV) Information - INDEXED   |                          | Nominal             | Number of Loans    | % Residential Loans | % No. of Loans |
| M.7A.12.1                                       | Weighted Average LTV (%) | 50,50%              |                    |                     |                |





|                                                 |                                                  |         |                 |                    |                |
|-------------------------------------------------|--------------------------------------------------|---------|-----------------|--------------------|----------------|
| By LTV buckets (mn):                            |                                                  |         |                 |                    |                |
| M.7A.12.2                                       | >0 - <=40 %                                      | 16 556  | ND1             | 76,71%             |                |
| M.7A.12.3                                       | >40 - <=50 %                                     | 2 268   | ND1             | 10,51%             |                |
| M.7A.12.4                                       | >50 - <=60 %                                     | 1 674   | ND1             | 7,76%              |                |
| M.7A.12.5                                       | >60 - <=70 %                                     | 1 085   | ND1             | 5,03%              |                |
| M.7A.12.6                                       | >70 - <=80 %                                     | 0       | ND1             | 0,00%              |                |
| M.7A.12.7                                       | >80 - <=90 %                                     | 0       | ND1             | 0,00%              |                |
| M.7A.12.8                                       | >90 - <=100 %                                    | 0       | ND1             | 0,00%              |                |
| M.7A.12.9                                       | >100%                                            | 0       | ND1             | 0,00%              |                |
| M.7A.12.10                                      | Total                                            | 21583,3 | 0               | 100%               | 0%             |
| 13. Breakdown by type % Residential Loans       |                                                  |         |                 |                    |                |
| M.7A.13.1                                       | Owner occupied                                   | 97,48%  |                 |                    |                |
| M.7A.13.2                                       | Second home/Holiday houses                       | 2,52%   |                 |                    |                |
| M.7A.13.3                                       | Buy-to-let/Non-owner occupied                    | 0,00%   |                 |                    |                |
| M.7A.13.4                                       | Other                                            | 0,00%   |                 |                    |                |
| 14. Loan by Ranking % Residential Loans         |                                                  |         |                 |                    |                |
| M.7A.14.1                                       | 1st lien                                         | 95%     |                 |                    |                |
| M.7A.14.2                                       | Guaranteed                                       | 0       |                 |                    |                |
| M.7A.14.3                                       | Other                                            | 0       |                 |                    |                |
| 7B Commercial Cover Pool                        |                                                  |         |                 |                    |                |
| 15. Loan Size Information                       |                                                  |         |                 |                    |                |
| Average loan size (000s)                        |                                                  | Nominal | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7B.15.1                                       |                                                  | 0       |                 |                    |                |
| By buckets (mn):                                |                                                  |         |                 |                    |                |
| M.7B.15.2                                       | 0 - 0,100000                                     | 0       | 0               |                    |                |
| M.7B.15.3                                       | 0,100001 - 0,200000                              | 0       | 0               |                    |                |
| M.7B.15.4                                       | 0,200001 - 0,300000                              | 0       | 0               |                    |                |
| M.7B.15.5                                       | 0,300001 -0,400000                               | 0       | 0               |                    |                |
| M.7B.15.6                                       | 0,400001 - 0,500000                              | 0       | 0               |                    |                |
| M.7B.15.7                                       | 0,500001- 0,600000                               | 0       | 0               |                    |                |
| M.7B.15.8                                       | 0,600001 - 0,700000                              | 0       | 0               |                    |                |
| M.7B.15.9                                       | 0,700001 - 0,800000                              | 0       | 0               |                    |                |
| M.7B.15.10                                      | 0,800001 - 0,900000                              | 0       | 0               |                    |                |
| M.7B.15.11                                      | 0,900001- 1000000                                | 0       | 0               |                    |                |
| M.7B.15.12                                      | 1000001 -                                        | 0       | 0               |                    |                |
| M.7B.15.26                                      | Total                                            | 0       | 0               | 0%                 | 0%             |
| 16. Loan to Value (LTV) Information - UNINDEXED |                                                  |         |                 |                    |                |
| Weighted Average LTV (%)                        |                                                  | Nominal | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7B.16.1                                       |                                                  | 0       |                 |                    |                |
| By LTV buckets (mn):                            |                                                  |         |                 |                    |                |
| M.7B.16.2                                       | >0 - <=40 %                                      | 0       | 0               |                    |                |
| M.7B.16.3                                       | >40 - <=50 %                                     | 0       | 0               |                    |                |
| M.7B.16.4                                       | >50 - <=60 %                                     | 0       | 0               |                    |                |
| M.7B.16.5                                       | >60 - <=70 %                                     | 0       | 0               |                    |                |
| M.7B.16.6                                       | >70 - <=80 %                                     | 0       | 0               |                    |                |
| M.7B.16.7                                       | >80 - <=90 %                                     | 0       | 0               |                    |                |
| M.7B.16.8                                       | >90 - <=100 %                                    | 0       | 0               |                    |                |
| M.7B.16.9                                       | >100%                                            | 0       | 0               |                    |                |
| M.7B.16.10                                      | Total                                            | 0       | 0               | 0%                 | 0%             |
| 17. Loan to Value (LTV) Information - INDEXED   |                                                  |         |                 |                    |                |
| Weighted Average LTV (%)                        |                                                  | Nominal | Number of Loans | % Commercial Loans | % No. of Loans |
| M.7B.17.1                                       |                                                  | 0       |                 |                    |                |
| By LTV buckets (mn):                            |                                                  |         |                 |                    |                |
| M.7B.17.2                                       | >0 - <=40 %                                      | 0       | 0               |                    |                |
| M.7B.17.3                                       | >40 - <=50 %                                     | 0       | 0               |                    |                |
| M.7B.17.4                                       | >50 - <=60 %                                     | 0       | 0               |                    |                |
| M.7B.17.5                                       | >60 - <=70 %                                     | 0       | 0               |                    |                |
| M.7B.17.6                                       | >70 - <=80 %                                     | 0       | 0               |                    |                |
| M.7B.17.7                                       | >80 - <=90 %                                     | 0       | 0               |                    |                |
| M.7B.17.8                                       | >90 - <=100 %                                    | 0       | 0               |                    |                |
| M.7B.17.9                                       | >100%                                            | 0       | 0               |                    |                |
| M.7B.17.10                                      | Total                                            | 0       | 0               | 0%                 | 0%             |
| 18. Breakdown by Type % Commercial loans        |                                                  |         |                 |                    |                |
| M.7B.18.1                                       | Retail                                           | 0       |                 |                    |                |
| M.7B.18.2                                       | Office                                           | 0       |                 |                    |                |
| M.7B.18.3                                       | Hotel/Tourism                                    | 0       |                 |                    |                |
| M.7B.18.4                                       | Shopping malls                                   | 0       |                 |                    |                |
| M.7B.18.5                                       | Industry                                         | 0       |                 |                    |                |
| M.7B.18.6                                       | Agriculture                                      | 0       |                 |                    |                |
| M.7B.18.7                                       | Other commercially used                          | 0       |                 |                    |                |
| M.7B.18.8                                       | Land                                             | 0       |                 |                    |                |
| M.7B.18.9                                       | Property developers / Bulding under construction | 0       |                 |                    |                |
| M.7B.18.10                                      | Other                                            | 0       |                 |                    |                |







B2. Harmonised Transparency Template - Public Sector Assets

|                                |     |
|--------------------------------|-----|
| Reporting in Domestic Currency | EUR |
|--------------------------------|-----|

|                                         |
|-----------------------------------------|
| CONTENT OF TAB B2                       |
| <a href="#">8. Public Sector Assets</a> |

| Field Number               | 8. Public Sector Assets                   |                        |                        |                        |                    |
|----------------------------|-------------------------------------------|------------------------|------------------------|------------------------|--------------------|
| 1. General Information     |                                           |                        |                        |                        |                    |
| PS.8.1.1                   | Number of public sector exposures         | 2                      |                        |                        |                    |
| 2. Size Information        |                                           |                        |                        |                        |                    |
| PS.8.2.1                   | Average exposure size (000s)              | 110554,40              | Number of Exposures    | % Public Sector Assets | % No. of Exposures |
| By buckets (mn):           |                                           |                        |                        |                        |                    |
| PS.8.2.2                   | -1                                        | 0,00                   | 0                      | 0,00%                  | 0,00%              |
| PS.8.2.3                   | 1-2                                       | 0,00                   | 0                      | 0,00%                  | 0,00%              |
| PS.8.2.4                   | 2-5                                       | 5,00                   | 1                      | 2,26%                  | 50,00%             |
| PS.8.2.5                   | 5-10                                      | 0,00                   | 0                      | 0,00%                  | 0,00%              |
| PS.8.2.6                   | 10-20                                     | 0,00                   | 0                      | 0,00%                  | 0,00%              |
| PS.8.2.7                   | 20-                                       | 216,10                 | 1                      | 97,74%                 | 50,00%             |
| PS.8.2.17                  | Total                                     | 221,1                  | 2                      | 100%                   | 100%               |
| 3. Breakdown by Asset Type |                                           |                        |                        |                        |                    |
|                            |                                           | Nominal (mn)           | % Public Sector Assets |                        |                    |
| PS.8.3.1                   | Loans                                     | 221                    | 100,00%                |                        |                    |
| PS.8.3.2                   | Bonds                                     | 0                      | 0,00%                  |                        |                    |
| PS.8.3.3                   | Other                                     | 0                      | 0,00%                  |                        |                    |
| PS.8.3.4                   | Total                                     | 221,1                  | 100%                   |                        |                    |
| 4. Breakdown by Geography  |                                           |                        |                        |                        |                    |
|                            |                                           | % Public Sector Assets |                        |                        |                    |
| PS.8.4.1                   | European Union                            | 221,1                  |                        |                        |                    |
| PS.8.4.2                   | Austria                                   | 0                      |                        |                        |                    |
| PS.8.4.3                   | Belgium                                   | 0                      |                        |                        |                    |
| PS.8.4.4                   | Bulgaria                                  | 0                      |                        |                        |                    |
| PS.8.4.5                   | Croatia                                   | 0                      |                        |                        |                    |
| PS.8.4.6                   | Cyprus                                    | 0                      |                        |                        |                    |
| PS.8.4.7                   | Czech Republic                            | 0                      |                        |                        |                    |
| PS.8.4.8                   | Denmark                                   | 0                      |                        |                        |                    |
| PS.8.4.9                   | Estonia                                   | 0                      |                        |                        |                    |
| PS.8.4.10                  | Finland                                   | 221                    |                        |                        |                    |
| PS.8.4.11                  | France                                    | 0                      |                        |                        |                    |
| PS.8.4.12                  | Germany                                   | 0                      |                        |                        |                    |
| PS.8.4.13                  | Greece                                    | 0                      |                        |                        |                    |
| PS.8.4.14                  | Netherlands                               | 0                      |                        |                        |                    |
| PS.8.4.15                  | Hungary                                   | 0                      |                        |                        |                    |
| PS.8.4.16                  | Ireland                                   | 0                      |                        |                        |                    |
| PS.8.4.17                  | Italy                                     | 0                      |                        |                        |                    |
| PS.8.4.18                  | Latvia                                    | 0                      |                        |                        |                    |
| PS.8.4.19                  | Lithuania                                 | 0                      |                        |                        |                    |
| PS.8.4.20                  | Luxembourg                                | 0                      |                        |                        |                    |
| PS.8.4.21                  | Malta                                     | 0                      |                        |                        |                    |
| PS.8.4.22                  | Poland                                    | 0                      |                        |                        |                    |
| PS.8.4.23                  | Portugal                                  | 0                      |                        |                        |                    |
| PS.8.4.24                  | Romania                                   | 0                      |                        |                        |                    |
| PS.8.4.25                  | Slovakia                                  | 0                      |                        |                        |                    |
| PS.8.4.26                  | Slovenia                                  | 0                      |                        |                        |                    |
| PS.8.4.27                  | Spain                                     | 0                      |                        |                        |                    |
| PS.8.4.28                  | Sweden                                    | 0                      |                        |                        |                    |
| PS.8.4.29                  | United Kingdom                            | 0                      |                        |                        |                    |
| PS.8.4.30                  | European Economic Area (not member of EU) | 0                      |                        |                        |                    |
| PS.8.4.31                  | Iceland                                   | 0                      |                        |                        |                    |
| PS.8.4.32                  | Liechtenstein                             | 0                      |                        |                        |                    |
| PS.8.4.33                  | Norway                                    | 0                      |                        |                        |                    |
| PS.8.4.34                  | Other                                     | 0                      |                        |                        |                    |
| PS.8.4.35                  | Switzerland                               | 0                      |                        |                        |                    |
| PS.8.4.36                  | Australia                                 | 0                      |                        |                        |                    |
| PS.8.4.37                  | Brazil                                    | 0                      |                        |                        |                    |



|                                  |                              |                        |                        |
|----------------------------------|------------------------------|------------------------|------------------------|
| PS.8.4.38                        | Canada                       | 0                      |                        |
| PS.8.4.39                        | Japan                        | 0                      |                        |
| PS.8.4.40                        | Korea                        | 0                      |                        |
| PS.8.4.41                        | New Zealand                  | 0                      |                        |
| PS.8.4.42                        | Singapore                    | 0                      |                        |
| PS.8.4.43                        | US                           | 0                      |                        |
| PS.8.4.44                        | Other                        | 0                      |                        |
| 5. Breakdown by domestic regions |                              | % Public Sector Assets |                        |
| PS.8.5.1                         | Aland Islands                | 0,00%                  |                        |
| PS.8.5.2                         | Central Finland              | 5,43%                  |                        |
| PS.8.5.3                         | Central Ostrobothnia         | 1,02%                  |                        |
| PS.8.5.4                         | Etela-Savo                   | 1,29%                  |                        |
| PS.8.5.5                         | Ita-Uusimaa                  | 1,64%                  |                        |
| PS.8.5.6                         | Kainuu                       | 1,53%                  |                        |
| PS.8.5.7                         | Kanta-Hame                   | 4,00%                  |                        |
| PS.8.5.8                         | Kymenlaakso                  | 3,86%                  |                        |
| PS.8.5.9                         | Lapland                      | 2,82%                  |                        |
| PS.8.5.10                        | North Karelia                | 1,18%                  |                        |
| PS.8.5.11                        | North Ostrobothnia           | 6,27%                  |                        |
| PS.8.5.12                        | Ostrobothnia                 | 1,66%                  |                        |
| PS.8.5.13                        | Paijat-Hame                  | 4,29%                  |                        |
| PS.8.5.14                        | Pirkanmaa                    | 7,92%                  |                        |
| PS.8.5.15                        | Pohjois-Savo                 | 4,92%                  |                        |
| PS.8.5.16                        | Satakunta                    | 1,17%                  |                        |
| PS.8.5.17                        | South Karelia                | 1,10%                  |                        |
| PS.8.5.18                        | South Ostrobothnia           | 1,89%                  |                        |
| PS.8.5.19                        | Uusimaa                      | 43,09%                 |                        |
| PS.8.5.20                        | Varsinais-Suomi              | 4,92%                  |                        |
| 6. Breakdown by Interest Rate    |                              | % Public Sector Assets |                        |
| PS.8.6.1                         | Fixed rate                   | 3,22%                  |                        |
| PS.8.6.2                         | Floating rate                | 96,78%                 |                        |
| PS.8.6.3                         | Other                        | 0,00%                  |                        |
| 7. Breakdown by Repayment Type   |                              | % Public Sector Assets |                        |
| PS.8.7.1                         | Bullet / interest only       | 5,87%                  |                        |
| PS.8.7.2                         | Amortising                   | 94,13%                 |                        |
| PS.8.7.3                         | Other                        | 0                      |                        |
| 8. Breakdown by Type of Debtor   |                              | Nominal (mn)           | % Public Sector Assets |
| PS.8.8.1                         | Sovereigns                   | 0                      | 0,00%                  |
| PS.8.8.2                         | Regional/federal authorities | 0                      | 0,00%                  |
| PS.8.8.3                         | Local/municipal authorities  | 221                    | 100,00%                |
| PS.8.8.4                         | Others                       | 0                      | 0,00%                  |
| PS.8.8.5                         | Total                        | 221,1                  | 100%                   |
| 9. Non-Performing Loans          |                              |                        |                        |
| PS.8.9.1                         | % NPLs                       | 0                      |                        |
| 10. Concentration Risks          |                              | % Public Sector Assets |                        |
| PS.8.10.1                        | 10 largest exposures         | 100,00%                |                        |



C. Harmonised Transparency Template - Glossary

The definitions below reflect the national specificities

| Field Number                                     | 1. Glossary - Standard Harmonised Items                                                                                                                                                                                   | [Insert Definition Below]                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|--------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| HG.1.1                                           | OC Calculation: Actual                                                                                                                                                                                                    | (Cover Pool Assets - Outstanding Covered Bonds) / Outstanding Covered Bonds                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| HG.1.2                                           | OC Calculation: Legal minimum                                                                                                                                                                                             | According to the Mortgage Credit Bank Act Section 16 the legal minimum OC is 2 %. Non-performing loans are not eligible.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| HG.1.3                                           | OC Calculation: Committed                                                                                                                                                                                                 | Committed OC is the minimum level of OC the issuer has formally agreed to maintain (for example by contractual obligation or public statement) irrespective of                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| HG.1.4                                           | Interest Rate Types                                                                                                                                                                                                       | changing environment or rating agency opinions.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| HG.1.5                                           | Maturity Buckets of Cover assets [i.e. how is the contractual and/or expected maturity defined? What assumptions eg, in terms of prepayments? etc.]                                                                       | Fixed or Floating                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|                                                  | Maturity Buckets of Covered Bonds [i.e. how is the contractual and/or expected maturity defined? What maturity structure (hard bullet, soft bullet, conditional pass through)? Under what conditions/circumstances? Etc.] | Contractual maturities: Contractual maturity is calculated assuming a zero prepayment scenario on the cover pool assets. Regarding covered bonds and substitute assets, contractual maturity is calculated according to the legal final maturity. Expected maturities: Expected maturity takes contractual schedule and expected prepayments into account.                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| HG.1.6                                           |                                                                                                                                                                                                                           | Hard bullet is reported on initial maturity. Soft bullet is reported on extended maturity.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| HG.1.7                                           | LTVs: Definition                                                                                                                                                                                                          | LTV is reported continuously. The loans are distributed from the start LTV of the loan to the marginal LTV. This means that when the loan is first rank it is distributed proportionally by bracket size from 0 to the marginal LTV into the predefined brackets. If the loan has prior liens it is distributed from the marginal LTV of the prior liens to the marginal LTV of the loan under consideration.                                                                                                                                                                                                                                                                                                                                                                                                                  |
| HG.1.8                                           | LTVs: Calculation of property/shipping value                                                                                                                                                                              | LTV is calculated using market value. There are special LTV limits used solely for calculating collateralisation rates for the cover pools which are 70% for Residential and 60% for Commercial. LTV of the original loan can be up to 100%, but only 70% (residential) and 60% (commercial) LTV of that loan is Cover Pool eligible.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| HG.1.9                                           | LTVs: Applied property/shipping valuation techniques, including whether use of index, Automated Valuation Model (AVM) or on-site audits                                                                                   | Market value at the moment of granting the mortgage loan. The issuer shall quarterly follow the development of the market values of the collateral for mortgage loans as provided in the Financial Supervisory Authority's regulations, for example using the statistical method. Application of a statistical method requires that threshold values are set for price changes; if the threshold value for a price drop is crossed, the supervised entity shall in its own systems without delay update the fair value of individual collateral. If the value of shares or real estates placed as collateral of commercial property credits and housing loans exceeds EUR 3 million, a valuation statement by an independent and external real estate evaluator approved by the Central Chamber of Commerce shall be acquired. |
| HG.1.10                                          | LTVs: Frequency and time of last valuation                                                                                                                                                                                | The indexed property value is used to calculate an estimate for the current value of the property. Indexing is performed at least quarterly.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|                                                  |                                                                                                                                                                                                                           | A residential housing mortgage is a loan/credit the collateral of which is a mortgage on mortgageable property for primarily residential purposes, shares in a housing company, comparable shares, participations and rights of occupancy, or collateral comparable to the aforementioned collateral, situated in another State belonging to the European Economic Area.                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|                                                  | Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant                                                               | A commercial real estate mortgage is a credit/loan the collateral of which is a mortgage on mortgageable property for commercial or office purposes, or shares of a housing company or a real estate company entitling to occupancy of the commercial or office premises or collateral comparable to the aforementioned collateral, situated in another State belonging to the European Economic Area.                                                                                                                                                                                                                                                                                                                                                                                                                         |
| HG.1.11                                          |                                                                                                                                                                                                                           | A public sector mortgage is a credit which has been granted to the Finnish State, a Finnish municipality or other public-sector entity which may, be considered equivalent to the Finnish State or Finnish municipality or a credit which is fully collateralised by a guarantee of a public-sector entity or a claim on such entity.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|                                                  |                                                                                                                                                                                                                           | An intermediary credit is a credit which has been granted by a morgage credit bank to a deposit bank or credit entity pursuant to legal requirements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| HG.1.12                                          | Hedging Strategy (please explain how you address interest rate and currency risk)                                                                                                                                         | According to the Mortgage Credit Bank Act Section 13 the collateral entered into the bond register must be in the same currency as the covered bond. Derivatives contracts concluded to hedge against risks relating to covered bonds and the assets placed as collateral for them shall also be taken into account.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| HG.1.13                                          | Non-performing loans                                                                                                                                                                                                      | Non-performing loans are not eligible. According to the Mortgage Credit Bank Act Section 16 the FIN FSA sets guidelines for defining the non-performing loans. Each issuer may decide to use a stricter definion on non-performing loans.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| OHG.1.1                                          | NPV assumptions (when stated)                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| OHG.1.2                                          |                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| OHG.1.3                                          |                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| OHG.1.4                                          |                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| OHG.1.5                                          |                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 2. Reason for No Data                            |                                                                                                                                                                                                                           | Value                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| HG.2.1                                           | Not applicable for the jurisdiction                                                                                                                                                                                       | ND1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| HG.2.2                                           | Not relevant for the issuer and/or CB programme at the present time                                                                                                                                                       | ND2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| HG.2.3                                           | Not available at the present time                                                                                                                                                                                         | ND3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| HG.2.1                                           |                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| OHG.2.1                                          |                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| OHG.2.2                                          |                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 3. Glossary - Extra national and/or Issuer Items |                                                                                                                                                                                                                           | [Insert Definition Below]                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| HG.3.1                                           | Other definitions deemed relevant                                                                                                                                                                                         | [For completion]                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| OHG.3.1                                          |                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| OHG.3.2                                          |                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| OHG.3.3                                          |                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| OHG.3.4                                          |                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| OHG.3.5                                          |                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |





Issuer and rating

|                        |                                         |
|------------------------|-----------------------------------------|
| Issuer:                | Nordea Bank Finland                     |
| Owner:                 | Nordea Bank AB                          |
| Pool ID:               | Nordea Bank Finland cover pool          |
| Supervisory authority: | Finnish Financial Supervisory Authority |
| Reporting date:        | Q2 2016                                 |

|                |     |
|----------------|-----|
| CRD compliant: | Yes |
|----------------|-----|

|                  |      |         |       |
|------------------|------|---------|-------|
| Long Term Rating | S&P  | Moody's | Fitch |
| Covered bond     |      | Aaa     |       |
| Issuer           | AA-* | Aa3     | AA-   |
| Owner            | AA-* | Aa3     | AA-   |

\*Negative outlook as of 20th November 2012

Outstanding covered bonds

|                                     |       |          |            |            |                 |         |
|-------------------------------------|-------|----------|------------|------------|-----------------|---------|
| Outstanding benchmark covered bonds |       |          |            |            |                 |         |
| ISIN                                | MEUR  | Currency | Issue date | Maturity   | Coupon          | Fix/FRN |
| CH0123385772                        | 116   | CHF      | 2011-03-02 | 2021-03-02 | 2,38            | Fixed   |
| XS0591428445                        | 1 000 | EUR      | 2011-02-10 | 2021-02-10 | 4               | Fixed   |
| XS0672636262                        | 1 500 | EUR      | 2011-09-02 | 2016-09-02 | 2,38            | Fixed   |
| XS0731649660                        | 2 250 | EUR      | 2012-01-17 | 2017-07-17 | 2,38            | Fixed   |
| XS0778465228                        | 1 500 | EUR      | 2012-05-03 | 2019-05-03 | 2,25            | Fixed   |
| XS0803123859                        | 150   | EUR      | 2012-07-11 | 2016-07-11 | 3 m Euribor 0,3 | Float   |
| XS0874351728                        | 1 250 | EUR      | 2013-01-15 | 2020-01-15 | 1,38            | Fixed   |
| XS0965104978                        | 1 500 | EUR      | 2013-08-28 | 2018-08-28 | 1,38            | Fixed   |
| XS1014673849                        | 1 500 | EUR      | 2014-01-14 | 2019-01-14 | 1,25            | Fixed   |
| XS1132790442                        | 1 000 | EUR      | 2014-11-05 | 2024-11-05 | 1               | Fixed   |
| XS1204134909                        | 1 000 | EUR      | 2015-03-17 | 2020-06-17 | 0,13            | Fixed   |
| XS1204140971                        | 1 000 | EUR      | 2015-03-17 | 2027-03-17 | 0,63            | Fixed   |
| XS1308350237                        | 1 250 | EUR      | 2015-10-19 | 2022-10-19 | 0,63            | Fixed   |

|                            |        |
|----------------------------|--------|
| Non-benchmark bonds        | 2 066  |
| Total of outstanding bonds | 17 082 |
| of which repos             |        |

|                         |       |       |       |       |       |       |       |      |       |      |       |        |
|-------------------------|-------|-------|-------|-------|-------|-------|-------|------|-------|------|-------|--------|
| Bond redemptions (MEUR) | 2016  | 2017  | 2018  | 2019  | 2020  | 2021  | 2022  | 2023 | 2024  | 2025 | 2026- | Sum    |
| Total                   | 1 883 | 2 309 | 1 710 | 3 120 | 2 413 | 1 382 | 1 369 | 116  | 1 148 | 134  | 1 499 | 17 082 |

Cover pool

|                          |        |      |
|--------------------------|--------|------|
| Cover pool assets (MEUR) | Volume | %    |
| Loans (up to LTV limit)  | 21 804 | 100% |
| Substitute assets        | 0      |      |
| Other                    | 0      |      |
| Eligible assets (*)      | 21 804 |      |
| Other eligible assets    | 1 994  |      |
| Total assets             | 23 799 | 100  |

|                         |         |
|-------------------------|---------|
| Cover pool items        |         |
| Number of loans         | 339 663 |
| Number of clients       | 250 436 |
| Number of properties    | 296 185 |
| Average loan size (EUR) | 64 194  |

\* calculated according to section 16 in MCBA

|                                                    |                                                                                       |  |
|----------------------------------------------------|---------------------------------------------------------------------------------------|--|
| Volumes in stratification tables are presented as: | LTV Distribution - whole loans. Other sections - Loans up to LTV limit / Total assets |  |
|----------------------------------------------------|---------------------------------------------------------------------------------------|--|

|                               |        |      |
|-------------------------------|--------|------|
| Regional distribution, MEUR * | Volume | %    |
| Aland Islands                 | 135    | 1%   |
| Central Finland               | 1 065  | 5%   |
| Central Ostrobothnia          | 203    | 1%   |
| Etela-Savo                    | 381    | 2%   |
| Ita-Uusimaa                   | 369    | 2%   |
| Kainuu                        | 166    | 1%   |
| Kanta-Hame                    | 623    | 3%   |
| Kymenlaakso                   | 607    | 3%   |
| Lapland                       | 545    | 3%   |
| North Karelia                 | 351    | 2%   |
| North Ostrobothnia            | 1 152  | 5%   |
| Ostrobothnia                  | 602    | 3%   |
| Paijat-Hame                   | 770    | 4%   |
| Pirkanmaa                     | 2 085  | 10%  |
| Pohjois-Savo                  | 616    | 3%   |
| Satakunta                     | 616    | 3%   |
| South Karelia                 | 312    | 1%   |
| South Ostrobothnia            | 629    | 3%   |
| Uusimaa                       | 9 079  | 42%  |
| Varsinais-Suomi               | 1 499  | 7%   |
| Sum                           | 21 804 | 100% |

\* Public loans not included

|                                |        |      |
|--------------------------------|--------|------|
| Type of loan collateral (MEUR) | Volume | %    |
| Single -family housing         | 10 245 | 47%  |
| Flats                          | 10 100 | 46%  |
| Multi-family housing           | 1 238  | 6%   |
| Commercial                     | 0      | 0%   |
| Forest & agricultural          | 0      | 0%   |
| Public sector                  | 221    | 1%   |
| Sum                            | 21 804 | 100% |



| Interest rate type on loans, MEUR | Volume | %   |
|-----------------------------------|--------|-----|
| Floating                          | 21 237 | 97% |
| Fixed                             | 568    | 3%  |
| Sum                               | 21 804 |     |

| Repayments, MEUR | Volume | %   |
|------------------|--------|-----|
| Amortizing       | 20 535 | 94% |
| Interest only *  | 1 270  | 6%  |
| Sum              | 21 804 |     |

\* Contract level, not customer level information

| LTV distribution (unindexed) | <=10% | 10-20% | 20-30% | 30-40% | 40-50% | 50-60% | 60-70% | Eligible assets | >70% up to 100% | Total loans |
|------------------------------|-------|--------|--------|--------|--------|--------|--------|-----------------|-----------------|-------------|
| Loan volume, MEUR            | 5 794 | 4 221  | 3 518  | 2 925  | 2 362  | 1 792  | 1 193  | 21 804          | 1 994           | 23 799      |
| Percentage                   | 24%   | 18%    | 15%    | 12%    | 10%    | 8%     | 5%     | 92%             | 8%              | 100%        |

| Loan maturity MEUR        | 2016 | 2017  | 2018  | 2019  | 2020  | 2021  | 2022  | 2023  | 2024  | 2025  | 2026  | Sum    |
|---------------------------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|
| Contractual amortizations | 859  | 1 728 | 1 675 | 1 555 | 1 497 | 1 403 | 1 294 | 1 231 | 1 194 | 1 080 | 8 286 | 21 804 |
| Percentage                | 4%   | 8%    | 8%    | 7%    | 7%    | 6%    | 6%    | 6%    | 6%    | 5%    | 38%   | 100%   |

| Seasoning         | 0-12 M | 12-24 M | 24-36 M | 36-60 M | > 60 M | Sum    |
|-------------------|--------|---------|---------|---------|--------|--------|
| Loan volume, MEUR | 2 480  | 2 768   | 2 439   | 4 376   | 9 741  | 21 804 |
| Percentage        | 11%    | 13%     | 11%     | 20%     | 45%    | 100%   |

| Credit quality    | 31-60 d | 60-90 d | >90 d | Sum   |
|-------------------|---------|---------|-------|-------|
| Past due          | 24      | 0       | 0     | 24    |
| Loan volume, MEUR |         |         |       |       |
| Percentage        | 0,11%   | 0,00%   | 0,00% | 0,10% |

| Impaired Loans     |       |
|--------------------|-------|
| Impaired loans, %* | 1,16% |

\*Issuer's total housing loans portfolio

#### Key ratios

| Key ratios            |       |
|-----------------------|-------|
| OC, accounting        | 26,8% |
| OC, nominal           | 27,6% |
| OC, NPV               | 26,2% |
| WALTV (indexed)       | 50,2% |
| WALTV total (indexed) | 53,2% |

Calculated according to:  
Eligible assets, section 16 in Mortgage Credit Bank Act  
Total assets, including loan balances up to 100% LTV limit  
Eligible assets, section 16 in Mortgage Credit Bank Act  
Eligible assets, section 16 in Mortgage Credit Bank Act  
Total assets, including loan balances up to 100% LTV limit

| Remaining average maturity (MCBA) | Years |
|-----------------------------------|-------|
| Assets                            | 8,4   |
| Liabilities                       | 3,9   |

Calculated according to:  
Section 17 in Mortgage Credit Bank Act  
Section 5.4.3 Finnish FSA regulation and guidelines 6/2012 Mortgage bank  
authorisation procedure and risk management

|               | Before hedges |               | Hedges      |               | After hedges |               |
|---------------|---------------|---------------|-------------|---------------|--------------|---------------|
| Currency risk | Pool assets   | Covered bonds | Pool assets | Covered bonds | Pool assets  | Covered bonds |
| SEK           | 0             | 0             | 0           | 0             | 0            | 0             |
| EUR           | 21 804        | 16 958        | 0           | 124           | 21 804       | 17 082        |
| USD           | 0             | 8             | 0           | -8            | 0            | 0             |
| Other         | 0             | 116           | 0           | -116          | 0            | 0             |
| Sum           | 21 804        | 17 082        | 0           | 0             | 21 804       | 17 082        |

According to Section 13 of the MCBA, collateral entered in the register of covered bonds must be in the same currency as the covered bond.  
This also applies to derivatives contracts concluded to hedge against risks relating to covered bonds and the assets placed as collateral for them.

|                    | Before hedges |               | Hedges      |               | After hedges |               |
|--------------------|---------------|---------------|-------------|---------------|--------------|---------------|
| Interest rate risk | Pool assets   | Covered bonds | Pool assets | Covered bonds | Pool assets  | Covered bonds |
| Floating           | 17 177        | 904           | 4 624       | 16 178        | 21 801       | 17 082        |
| Fixed              | 3             | 16 178        | 0           | -16 178       | 3            | 0             |
| Capped floating    | 4 624         | 0             | -4 624      | 0             | 0            | 0             |
| Sum                | 21 804        | 17 082        | 0           | 0             | 21 804       | 17 082        |

| Accrued interest cash flows, MEUR | 1Y   | 2Y   | 3Y   | 4Y   | 5Y   | 6Y  | 7Y  | 8Y  | 9Y  | 10Y |
|-----------------------------------|------|------|------|------|------|-----|-----|-----|-----|-----|
| Interest income                   | 519  | 459  | 395  | 305  | 268  | 202 | 186 | 163 | 147 | 122 |
| Interest expense                  | -312 | -259 | -203 | -123 | -102 | -47 | -46 | -36 | -34 | -22 |
| Net                               | 207  | 200  | 192  | 182  | 166  | 154 | 140 | 127 | 113 | 101 |

| Calculation method used: | Contractual maturities |
|--------------------------|------------------------|
|--------------------------|------------------------|

Calculated according to:  
Section 17 in Mortgage Credit Bank Act  
Section 5.4.4 Finnish FSA regulation and guidelines 6/2012 Mortgage bank authorisation procedure and risk management