

Harmonised Transparency Template

Finland
Nordea Bank Finland
Reporting Date: 30/09/16
Cut-off Date: 30/09/16



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A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency	EUR
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1. Basic Facts
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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	http://www.nordea.com/en/investor-relations/reports-and-presentations/covered-bonds/			
G.1.1.4	Cut-off date	30/09/2016			
2. Regulatory Summary					
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Y			
G.2.1.3	LCR status	https://coveredbondlabel.com/issuer/76/			
3. General Cover Pool / Covered Bond Information					
1. General Information		Nominal (mn)			
G.3.1.1	Cover Pool Size	22 746			
G.3.1.2	Outstanding Covered Bonds	15 199			
2. Over-collateralisation (OC)		Legal	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	2%	49,7%	ND1	ND1
3. Cover Pool Composition		Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	22 528		99,04%	
G.3.3.2	Public Sector	218		0,96%	
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	22 746		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	5,3		
	By buckets:				
G.3.4.2	0 - 1 Y	1 834	3 925	8,06%	17,26%
G.3.4.3	1 - 2 Y	1 757	2 975	7,72%	13,08%
G.3.4.4	2 - 3 Y	1 612	2 506	7,08%	11,02%
G.3.4.5	3 - 4 Y	1 599	2 196	7,03%	9,65%
G.3.4.6	4 - 5 Y	1 514	1 873	6,65%	8,24%
G.3.4.7	5 - 10 Y	6 195	5 800	27,24%	25,50%
G.3.4.8	10+ Y	8 236	3 471	36,21%	15,26%
G.3.4.9	Total	22 746	22 746	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)	4,1	ND1		
	By buckets:				
G.3.5.2	0 - 1 Y	2 266	ND1	14,91%	
G.3.5.3	1 - 2 Y	1 753	ND1	11,53%	
G.3.5.4	2 - 3 Y	3 120	ND1	20,53%	
G.3.5.5	3 - 4 Y	2 290	ND1	15,07%	
G.3.5.6	4 - 5 Y	1 495	ND1	9,84%	
G.3.5.7	5 - 10 Y	2 887	ND1	18,99%	
G.3.5.8	10+ Y	1 389	ND1	9,14%	
G.3.5.9	Total	15 199	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	22 746	22 746	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	22746,1	22746,1	100%	100%
7. Covered Bonds - Currency					
		Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR	15 076	15 199	99,18%	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	0,76%	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	15 199	15 199	100%	100%
8. Covered Bonds - Breakdown by interest rate					
		Nominal (mn)		% Covered Bonds	
G.3.8.1	Fixed coupon	14 678		97%	
G.3.8.2	Floating coupon	522		3%	
G.3.8.3	Other	0		0%	
G.3.8.4	Total	15 199		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	https://coveredbondlabel.com/issuer/76/			



13. Derivatives & Swaps				
G.3.13.1	Derivatives in the cover pool [notional] (mn)		124	
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:	38	
G.4.1.2	(i)	Value of covered bonds:	39	
G.4.1.3	(ii)	Geographical distribution:	43 for Mortgage Assets	39 for Public Sector Assets
G.4.1.4	(ii)	Type of cover assets:	52	
G.4.1.5	(ii)	Loan size:	156 for Residential Mortgage Assets	240 for Commercial Mortgage Assets
G.4.1.6	(ii)	Interest rate risk - cover pool:	119 for Mortgage Assets	18 for Public Sector Assets
G.4.1.7	(ii)	Currency risk - cover pool:	161	115 for Public Sector Assets
G.4.1.8	(ii)	Interest rate risk - covered bond:	109	
G.4.1.9	(ii)	Currency risk - covered bond:	161	
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)		135	
G.4.1.11	(iii)	Maturity structure of cover assets:	17 for Harmonised Glossary	
G.4.1.12	(iii)	Maturity structure of covered bonds:	65	
G.4.1.13	(iv)	Percentage of loans more than ninety days past due:	87	149 for Mortgage Assets
5. References to Capital Requirements Regulation (CRR)				
129(1)			152 for Public Sector Assets	
G.5.1.1	Exposure to credit institute credit quality step 1 & 2		149 for Mortgage Assets	
6. Other relevant information				



B1. Harmonised Transparency Template - Mortgage Assets

Reporting in Domestic Currency	EUR
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CONTENT OF TAB B1
7. Mortgage Assets
7.A Residential Cover Pool
7.B Commercial Cover Pool

Field Number	7. Mortgage Assets		
	1. Property Type Information	Nominal (mn)	% Total Mortgages
M.7.1.1	Residential	22 528,3	100,00%
M.7.1.2	Commercial	0	0,00%
M.7.1.3	Other	0	0,00%
M.7.1.4	Total	22 528,3	100%
	2. General Information	Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	349 466	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	22528,3	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	22 528	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	% Total Mortgages	
M.7.5.1	Aland Islands	0,60%	0	0,60%	
M.7.5.2	Central Finland	4,76%	0	4,76%	
M.7.5.3	Central Ostrobothnia	0,90%	0	0,90%	
M.7.5.4	Etela-Savo	1,74%	0	1,74%	
M.7.5.5	Ita-Uusimaa	1,75%	0	1,75%	
M.7.5.6	Kainuu	0,75%	0	0,75%	
M.7.5.7	Kanta-Hame	2,80%	0	2,80%	
M.7.5.8	Kymenlaakso	2,64%	0	2,64%	
M.7.5.9	Lapland	2,50%	0	2,50%	
M.7.5.10	North Karelia	1,45%	0	1,45%	
M.7.5.11	North Ostrobothnia	5,16%	0	5,16%	
M.7.5.12	Ostrobothnia	2,62%	0	2,62%	
M.7.5.13	Paijat-Hame	3,48%	0	3,48%	
M.7.5.14	Pirkanmaa	9,66%	0	9,66%	
M.7.5.15	Pohjois-Savo	2,80%	0	2,80%	
M.7.5.16	Satakunta	2,74%	0	2,74%	
M.7.5.17	South Karelia	1,36%	0	1,36%	
M.7.5.18	South Ostrobothnia	2,77%	0	2,77%	
M.7.5.19	Uusimaa	42,34%	0	42,34%	
M.7.5.20	Varsinais-Suomi	7,18%	0	7,18%	
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	2,40%	0	2,40%	
M.7.6.2	Floating rate	97,60%	0	97,60%	
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	5,77%	0	5,77%	
M.7.7.2	Amortising	94,23%	0	94,23%	
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	12,38%	0	12,38%	
M.7.8.2	≥ 12 - ≤ 24 months	12,68%	0	12,68%	
M.7.8.3	≥ 24 - ≤ 36 months	10,82%	0	10,82%	
M.7.8.4	≥ 36 - ≤ 60 months	19,27%	0	19,27%	
M.7.8.5	≥ 60 months	44,85%	0	44,85%	
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)	64,50			
By buckets (mn):					
M.7A.10.2	0 - 0,025000	1 402,4	114 664	6,23%	32,81%
M.7A.10.3	0,025001 - 0,050000	2 796,6	75 763	12,41%	21,68%
M.7A.10.4	0,050001 - 0,100000	6 608,8	91 328	29,34%	26,13%
M.7A.10.5	0,100001 - 0,150000	4 805,7	39 569	21,33%	11,32%
M.7A.10.6	0,150001 - 0,200 000	2 703,1	15 737	12,00%	4,50%
M.7A.10.7	0,200001 - 0,250000	1 361,1	6 130	6,04%	1,75%
M.7A.10.8	0,250001 - 0,300000	668,6	2 450	2,97%	0,70%
M.7A.10.9	0,300001 -	2 182,0	3 825	9,69%	1,09%
M.7A.10.26	Total	22 528,3	349 466	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 (%)	51,86%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	16 981,1	ND1	75,38%	
M.7A.11.3	>40 - <=50 %	2 458,6	ND1	10,91%	
M.7A.11.4	>50 - <=60 %	1 855,7	ND1	8,24%	
M.7A.11.5	>60 - <=70 %	1 232,8	ND1	5,47%	
M.7A.11.6	>70 - <=80 %	0,0	ND1	0,00%	
M.7A.11.7	>80 - <=90 %	0,0	ND1	0,00%	
M.7A.11.8	>90 - <=100 %	0,0	ND1	0,00%	
M.7A.11.9	>100%	0,0	ND1	0,00%	
M.7A.11.10	Total	22 528,3	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 (%)	50,02%			



By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	17 376,7	ND1	77,13%	
M.7A.12.3	>40 - <=50 %	2 347,2	ND1	10,42%	
M.7A.12.4	>50 - <=60 %	1 712,0	ND1	7,60%	
M.7A.12.5	>60 - <=70 %	1 092,3	ND1	4,85%	
M.7A.12.6	>70 - <=80 %	0,0	ND1	0,00%	
M.7A.12.7	>80 - <=90 %	0,0	ND1	0,00%	
M.7A.12.8	>90 - <=100 %	0,0	ND1	0,00%	
M.7A.12.9	>100%	0,0	ND1	0,00%	
M.7A.12.10	Total	22 528,3	0	100%	0%
13. Breakdown by type % Residential Loans					
M.7A.13.1	Owner occupied	97,46%			
M.7A.13.2	Second home/Holiday houses	2,55%			
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					
		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)	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					
		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.16.1	Weighted Average LTV (%)	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					
		Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)	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
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CONTENT OF TAB B2
8. Public Sector Assets

Field Number	8. Public Sector Assets				
1. General Information					
PS.8.1.1	Number of public sector exposures	2			
2. Size Information		Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures
PS.8.2.1	Average exposure size (000s)	108900,80			
By buckets (mn):					
PS.8.2.2	-1	0,0	0	0,00%	0,00%
PS.8.2.3	1-2	0,0	0	0,00%	0,00%
PS.8.2.4	2-5	4,1	1	1,88%	50,00%
PS.8.2.5	5-10	0,0	0	0,00%	0,00%
PS.8.2.6	10-20	0,0	0	0,00%	0,00%
PS.8.2.7	20-	213,7	1	98,12%	50,00%
PS.8.2.17	Total	217,8	2	100%	100%
3. Breakdown by Asset Type		Nominal (mn)	% Public Sector Assets		
PS.8.3.1	Loans	218		100,00%	
PS.8.3.2	Bonds	0		0,00%	
PS.8.3.3	Other	0		0,00%	
PS.8.3.4	Total	217,8		100%	
4. Breakdown by Geography		% Public Sector Assets			
PS.8.4.1	European Union	217,8			
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	217,8			
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	5,39%	
PS.8.5.3	Central Ostrobothnia	0,98%	
PS.8.5.4	Etela-Savo	1,30%	
PS.8.5.5	Ita-Uusimaa	1,72%	
PS.8.5.6	Kainuu	1,48%	
PS.8.5.7	Kanta-Hame	3,90%	
PS.8.5.8	Kymenlaakso	3,68%	
PS.8.5.9	Lapland	2,77%	
PS.8.5.10	North Karelia	1,15%	
PS.8.5.11	North Ostrobothnia	6,23%	
PS.8.5.12	Ostrobothnia	1,60%	
PS.8.5.13	Paijat-Hame	4,27%	
PS.8.5.14	Pirkanmaa	7,87%	
PS.8.5.15	Pohjois-Savo	4,88%	
PS.8.5.16	Satakunta	1,09%	
PS.8.5.17	South Karelia	1,08%	
PS.8.5.18	South Ostrobothnia	1,84%	
PS.8.5.19	Uusimaa	43,85%	
PS.8.5.20	Varsinais-Suomi	4,92%	
6. Breakdown by Interest Rate		% Public Sector Assets	
PS.8.6.1	Fixed rate	2,91%	
PS.8.6.2	Floating rate	97,09%	
PS.8.6.3	Other	0,00%	
7. Breakdown by Repayment Type		% Public Sector Assets	
PS.8.7.1	Bullet / interest only	5,34%	
PS.8.7.2	Amortising	94,66%	
PS.8.7.3	Other	0	
8. Breakdown by Type of Debtor		Nominal (mn)	% Public Sector Assets
PS.8.8.1	Sovereigns	0	0,0%
PS.8.8.2	Regional/federal authorities	0	0,0%
PS.8.8.3	Local/municipal authorities	217,8	100,0%
PS.8.8.4	Others	0	0,0%
PS.8.8.5	Total	217,8	100,0%
9. Non-Performing Loans			
PS.8.9.1	% NPLs	0	
10. Concentration Risks		% Public Sector Assets	
PS.8.10.1	10 largest exposures	100,0%	



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 changing environment or rating agency opinions.
HG.1.4	Interest Rate Types	Fixed or Floating
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.]	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	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.]	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.
HG.1.11	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relecvant	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.
		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.
		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.
HG.1.12	Hedging Strategy (please explain how you address interest rate and currency risk)	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.1.13	Non-performing loans	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.
OHG.1.1	NPV assumptions (when stated)	Non-performing loans are not eligible. According to the Mortgage Credit Bank Act Section 16 the FIN FSA sets quidelines for defining the non-performing loans. Each issuer may decide to use a stricter definion on non-performing loans.
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