Harmonised Transparency Template

Finland

Nordea Mortgage Bank

Reporting Date: [31/03/17]

Cut-off Date: [31/03/17]

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A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency	EUR

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Field Number	1. Basic Facts				
G.1.1.1	**Country**	Finland			
G.1.1.2	**Issuer Name**	Nordea Mortgage Bank			
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**	31/03/2017			
	2. Regulatory Summary				
G.2.1.1	**UCITS Compliance (Y/N)**	Y			
G.2.1.2	**CRR Compliance (Y/N)**	Y			
G.2.1.3	**LCR status**	Covered Bond Label			
	3. General Cover Pool / Covered Bond Information				
	1.General Information	**Nominal (mn)**			
G.3.1.1	Total Cover Assets	21 276			
G.3.1.2	Outstanding Covered Bonds	17 699			
OG.3.1.1	*Cover Pool Size [NPV] (mn)*				
OG.3.1.2	*Outstanding Covered Bonds [NPV] (mn)*				
OG.3.1.3					
OG.3.1.4					
	2. Over-collateralisation (OC)	**Legal / Regulatory**	**Actual**	**Minimum Committed**	**Purpose**
G.3.2.1	OC (%)	2,00%	20,2%	ND1	ND1
	3. Cover Pool Composition	**Nominal (mn)**		**% Cover Pool**	
G.3.3.1	Mortgages	21 084		99,10%	
G.3.3.2	Public Sector	192		0,90%	
G.3.3.3	Shipping	ND1		ND1	
G.3.3.4	Substitute Assets	0		0,00%	
G.3.3.5	Other	0		0,00%	
G.3.3.6	Total	21 276		100%	
OG.3.3.1	*Single family houses*	9 393		44,15%	
OG.3.3.2	*Tenant owner units*	9 948		46,76%	
OG.3.3.3	*Multi-family housing*	1 206		5,67%	
OG.3.3.4	*Summer houses*	537		2,53%	
OG.3.3.5	*Commercial*	0		0,00%	
OG.3.3.6	*Public sector*	192		0,90%	
	4. Cover Pool Amortisation Profile	**Contractual**	**Expected Upon Prepayments**	**% Total Contractual**	**% Total Expected Upon Prepayments**
G.3.4.1	Weighted Average life (in years)	8,3	5,3		
	Residual Life (mn)				
	By buckets:				
G.3.4.2	0 - 1 Y	1 716	3 672	8,06%	17,26%
G.3.4.3	1 - 2 Y	1 655	2 792	7,78%	13,12%
G.3.4.4	2 - 3 Y	1 536	2 365	7,22%	11,12%
G.3.4.5	3 - 4 Y	1 512	2 063	7,11%	9,70%
G.3.4.6	4 - 5 Y	1 426	1 755	6,70%	8,25%
G.3.4.7	5 - 10 Y	5 816	5 419	27,34%	25,47%
G.3.4.8	10+ Y	7 616	3 210	35,79%	15,09%
G.3.4.9	Total	21 276	21 276	100%	100%
	5. Maturity of Covered Bonds	**Initial Maturity**	**Extended Maturity**	**% Total Initial Maturity**	**% Total Extended Maturity**
G.3.5.1	Weighted Average life (in years)	3,9	ND1		
	Maturity (mn)				

G.3.5.2	By buckets:				
G.3.5.3	0 - 1 Y	2 344	ND1	13,24%	
G.3.5.4	1 - 2 Y	3 195	ND1	18,05%	
G.3.5.5	2 - 3 Y	2 890	ND1	16,33%	
G.3.5.6	3 - 4 Y	2 259	ND1	12,76%	
G.3.5.7	4 - 5 Y	1 777	ND1	10,04%	
G.3.5.8	5 - 10 Y	4 957	ND1	28,00%	
G.3.5.9	10+ Y	278	ND1	1,57%	
G.3.5.10	Total	17 699	0	100%	0%
	6. Covered Assets - Currency	**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.6.1	EUR	21276	21276	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	0,00%	0,00%
G.3.6.14	SGD	0	0	0,00%	0,00%
G.3.6.15	Other	0	0	0,00%	0,00%
G.3.6.16	Total	21 276	21 276	100%	100%
	7. Covered Bonds - Currency	**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.7.1	EUR	17 576	17 699	99,30%	100,00%
G.3.7.2	USD	8	0	0,04%	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	0,66%	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	17 699	17 699	100%	100%
	8. Covered Bonds - Breakdown by interest rate	**Nominal [before hedging] (mn)**	**Nominal [after hedging] (mn)**	**% Total [before]**	**% Total [after]**
G.3.8.1	Fixed coupon	17 178	116	97%	1%
G.3.8.2	Floating coupon	522	17 583	3%	99%
G.3.8.3	Other	0	0	0%	0%
G.3.8.4	Total	17 699	17 699	100%	100%
	9. Substitute Assets - Type	**Nominal (mn)**		**% Substitute Assets**	
G.3.9.1	Cash	0			
G.3.9.2	Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA)	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		0,00%	0,00%
G.3.11.2	Central bank eligible assets	0		0,00%	0,00%
G.3.11.3	Other	0		0,00%	0,00%
G.3.11.4	Total	0		0%	0%
	12. Bond List				
G.3.12.1	Bond list	Covered Bond Label			
	13. Derivatives & Swaps				
G.3.13.1	Derivatives in the register / 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:*	155 for Residential Mortgage Assets	240 for Commercial Mortgage Assets	18 for Public Sector Assets	
G.4.1.6	*(ii) Interest rate risk - cover pool:*	119 for Mortgage Assets	115 for Public Sector Assets		
G.4.1.7	*(ii) Currency risk - cover pool:*	111			
G.4.1.8	*(ii) Interest rate risk - covered bond:*	163			
G.4.1.9	*(ii) Currency risk - covered bond:*	137			
G.4.1.10	(Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy)	#REF!			
G.4.1.11	*(iii) Maturity structure of cover assets:*	65			
G.4.1.12	*(iii) Maturity structure of covered bonds:*	88			
G.4.1.13	*(iv) Percentage of loans more than ninety days past due:*	149 for Mortgage Assets	152 for Public Sector Assets		
	5. References to Capital Requirements Regulation (CRR) 129(1)				
G.5.1.1	*Exposure to credit institute credit quality step 1 & 2*	173			
	6. Other relevant information				

B1. Harmonised Transparency Template - Mortgage Assets

Reporting in Domestic Currency	EUR

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Field Number	7. Mortgage Assets			
	1. Property Type Information	**Nominal (mn)**		**% Total Mortgages**
M.7.1.1	Residential	21 084		100,00%
M.7.1.2	Commercial	0		0,00%
M.7.1.3	Other	0		0,00%
M.7.1.4	Total	21 084		100%
	2. General Information	**Residential Loans**	**Commercial Loans**	**Total Mortgages**
M.7.2.1	Number of mortgage loans	330 970	0	330 970
	3. Concentration Risks	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.3.1	10 largest exposures	0,13%	0	0,13 %
	4. Breakdown by Geography	**% Residential Loans**	**% Commercial Loans**	**% Total Mortgages**
M.7.4.1	European Union	100,00 %	0	100,00 %
M.7.4.2	Austria	0,00 %	0	0,00 %
M.7.4.3	Belgium	0,00 %	0	0,00 %
M.7.4.4	Bulgaria	0,00 %	0	0,00 %
M.7.4.5	Croatia	0,00 %	0	0,00 %
M.7.4.6	Cyprus	0,00 %	0	0,00 %
M.7.4.7	Czech Republic	0,00 %	0	0,00 %
M.7.4.8	Denmark	0,00 %	0	0,00 %
M.7.4.9	Estonia	0,00 %	0	0,00 %
M.7.4.10	Finland	100,00 %	0	100,00 %
M.7.4.11	France	0,00 %	0	0,00 %
M.7.4.12	Germany	0,00 %	0	0,00 %
M.7.4.13	Greece	0,00 %	0	0,00 %
M.7.4.14	Netherlands	0,00 %	0	0,00 %
M.7.4.15	Hungary	0,00 %	0	0,00 %
M.7.4.16	Ireland	0,00 %	0	0,00 %
M.7.4.17	Italy	0,00 %	0	0,00 %
M.7.4.18	Latvia	0,00 %	0	0,00 %
M.7.4.19	Lithuania	0,00 %	0	0,00 %
M.7.4.20	Luxembourg	0,00 %	0	0,00 %
M.7.4.21	Malta	0,00 %	0	0,00 %
M.7.4.22	Poland	0,00 %	0	0,00 %
M.7.4.23	Portugal	0,00 %	0	0,00 %
M.7.4.24	Romania	0,00 %	0	0,00 %
M.7.4.25	Slovakia	0,00 %	0	0,00 %
M.7.4.26	Slovenia	0,00 %	0	0,00 %
M.7.4.27	Spain	0,00 %	0	0,00 %
M.7.4.28	Sweden	0,00 %	0	0,00 %
M.7.4.29	United Kingdom	0,00 %	0	0,00 %
M.7.4.30	European Economic Area (not member of EU)	0,00 %	0	0,00 %
M.7.4.31	Iceland	0,00 %	0	0,00 %
M.7.4.32	Liechtenstein	0,00 %	0	0,00 %
M.7.4.33	Norway	0,00 %	0	0,00 %
M.7.4.34	Other	0,00 %	0	0,00 %
M.7.4.35	Switzerland	0,00 %	0	0,00 %
M.7.4.36	Australia	0,00 %	0	0,00 %
M.7.4.37	Brazil	0,00 %	0	0,00 %
M.7.4.38	Canada	0,00 %	0	0,00 %
M.7.4.39	Japan	0,00 %	0	0,00 %
M.7.4.40	Korea	0,00 %	0	0,00 %
M.7.4.41	New Zealand	0,00 %	0	0,00 %
M.7.4.42	Singapore	0,00 %	0	0,00 %
M.7.4.43	US	0,00 %	0	0,00 %
M.7.4.44	Other	0,00 %	0	0,00 %

	5. Breakdown by domestic regions	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Aland Islands	0,61 %	0	0,61 %	
M.7.5.2	Central Finland	4,79 %	0	4,79 %	
M.7.5.3	Central Ostrobothnia	0,90 %	0	0,90 %	
M.7.5.4	Etela-Savo	1,75 %	0	1,75 %	
M.7.5.5	Ita-Uusimaa	1,74 %	0	1,74 %	
M.7.5.6	Kainuu	0,64 %	0	0,64 %	
M.7.5.7	Kanta-Hame	2,74 %	0	2,74 %	
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	1,54 %	0	1,54 %	
M.7.5.11	North Ostrobothnia	5,13 %	0	5,13 %	
M.7.5.12	Ostrobothnia	2,66 %	0	2,66 %	
M.7.5.13	Paijat-Hame	3,48 %	0	3,48 %	
M.7.5.14	Pirkanmaa	9,62 %	0	9,62 %	
M.7.5.15	Pohjois-Savo	2,80 %	0	2,80 %	
M.7.5.16	Satakunta	2,73 %	0	2,73 %	
M.7.5.17	South Karelia	1,39 %	0	1,39 %	
M.7.5.18	South Ostrobothnia	2,68 %	0	2,68 %	
M.7.5.19	Uusimaa	42,48 %	0	42,48 %	
M.7.5.20	Varsinais-Suomi	7,17 %	0	7,17 %	
	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	2,16 %	0	2,16 %	
M.7.6.2	Floating rate	97,84 %	0	97,84 %	
M.7.6.3	Other	0	0	0	
	7. Breakdown by Repayment Type	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	4,93 %	0	4,93 %	
M.7.7.2	Amortising	95,07 %	0	95,07 %	
M.7.7.3	Other	0,00%	0,00%	0,00%	
	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	8,95 %	0	8,95 %	
M.7.8.2	≥ 12 - ≤ 24 months	12,66 %	0	12,66 %	
M.7.8.3	≥ 24 - ≤ 36 months	11,25 %	0	11,25 %	
M.7.8.4	≥ 36 - ≤ 60 months	19,54 %	0	19,54 %	
M.7.8.5	≥ 60 months	47,60 %	0	47,60 %	
	9. Non-Performing Loans (NPLs)	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0,00 %	0	0,00 %	
	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)	63,7			
	By buckets (mn):				
M.7A.10.2	0-0.025000	1 336	109 528	6,34%	33,09%
M.7A.10.3	0.025001-0.050000	2 656	72 030	12,60%	21,76%
M.7A.10.4	0.050001-0.100000	6 232	86 252	29,56%	26,06%
M.7A.10.5	0.100001-0.150000	4 498	37 067	21,33%	11,20%
M.7A.10.6	0.150001-0.200000	2 506	14 605	11,89%	4,41%
M.7A.10.7	0.200001-0.250000	1 264	5 694	5,99%	1,72%
M.7A.10.8	0.250001-0.300000	624	2 288	2,96%	0,69%
M.7A.10.9	0.300000-	1 967	3 506	9,33%	1,06%
M.7A.10.26	Total	21 084	330 970	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 (%)	50,99			
	By LTV buckets (mn):				
M.7A.11.2	>0 - <=40 %	16 029	ND1	76,03%	
M.7A.11.3	>40 - <=50 %	2 272	ND1	10,78%	
M.7A.11.4	>50 - <=60 %	1 689	ND1	8,01%	
M.7A.11.5	>60 - <=70 %	1 093	ND1	5,18%	
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	21 084	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 (%)	49,43			

	By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %		16 339	ND1	77,50%	
M.7A.12.3	>40 - <=50 %		2 176	ND1	10,32%	
M.7A.12.4	>50 - <=60 %		1 576	ND1	7,47%	
M.7A.12.5	>60 - <=70 %		993	ND1	4,71%	
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	21 084	0	100%	0%
	13. Breakdown by type		**% Residential Loans**			
M.7A.13.1	Owner occupied		97,45 %			
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	Agricultural		0,00 %			
M.7A.13.5	Other		0,00%			
	14. Loan by Ranking		**% Residential Loans**			
M.7A.14.1	1st lien / No prior ranks		95,00 %			
M.7A.14.2	Guaranteed		0,00 %			
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	≤ 10,000,000		0	0		
M.7B.15.3	>10,000,000 ≤ 30,000,000		0	0		
M.7B.15.4	>30,000,000 ≤ 50,000,000		0	0		
M.7B.15.5	>50,000,000 ≤ 100,000,000		0	0		
M.7B.15.6	>100,000,000 ≤ 200,000,000		0	0		
M.7B.15.7	> 200,000,000 ≤ 500,000,000		0	0		
M.7B.15.8	> 500,000,000 ≤ 750,000,000		0	0		
M.7B.15.9	> 750,000,000 ≤ 1000,000,000		0	0		
M.7B.15.10	> 1000,000,000		0	0		
M.7B.15.11		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 (%)		0,00%			
	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 (%)		0,00%			
	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
8. Public Sector Assets

Field Number	8. Public Sector Assets				
	1. General Information				
PS.8.1.1	Number of public sector exposures	1			
	2. Size Information	Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures
PS.8.2.1	Average exposure size (000s)	192478,4			
	By buckets (mn):				
PS.8.2.2	-1			0,00%	0,00%
PS.8.2.3	1-2			0,00%	0,00%
PS.8.2.4	2-5			0,00%	0,00%
PS.8.2.5	5-10			0,00%	0,00%
PS.8.2.6	10-20			0,00%	0,00%
PS.8.2.7	20-	192,5	1	100,00%	100,00%
PS.8.2.8	Total	192,5	1	100%	100%
	3. Breakdown by Asset Type	Nominal (mn)		% Public Sector Assets	
PS.8.3.1	Loans	192,5		100,00%	
PS.8.3.2	Bonds	0		0,00%	
PS.8.3.3	Other	0		0,00%	
PS.8.3.4	Total	192,5		100%	
	4. Breakdown by Geography	% Public Sector Assets			
PS.8.4.1	European Union	100%			
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	100%			
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	5,40%	
PS.8.5.3	Central Ostrobothnia	0,97%	
PS.8.5.4	Etela-Savo	1,35%	
PS.8.5.5	Ita-Uusimaa	1,70%	
PS.8.5.6	Kainuu	1,47%	
PS.8.5.7	Kanta-Hame	3,91%	
PS.8.5.8	Kymenlaakso	3,77%	
PS.8.5.9	Lapland	2,85%	
PS.8.5.10	North Karelia	1,20%	
PS.8.5.11	North Ostrobothnia	6,16%	
PS.8.5.12	Ostrobothnia	1,58%	
PS.8.5.13	Paijat-Hame	4,31%	
PS.8.5.14	Pirkanmaa	7,72%	
PS.8.5.15	Pohjois-Savo	4,91%	
PS.8.5.16	Satakunta	1,07%	
PS.8.5.17	South Karelia	1,08%	
PS.8.5.18	South Ostrobothnia	1,87%	
PS.8.5.19	Uusimaa	43,90%	
PS.8.5.20	Varsinais-Suomi	4,78%	
	6. Breakdown by Interest Rate	**% Public Sector Assets**	
PS.8.6.1	Fixed rate	2,51%	
PS.8.6.2	Floating rate	97,49%	
PS.8.6.3	Other	0	
	7. Breakdown by Repayment Type	**% Public Sector Assets**	
PS.8.7.1	Bullet / interest only	4,91%	
PS.8.7.2	Amortising	95,09%	
PS.8.7.3	Other	0	
	8. Breakdown by Type of Debtor	**Nominal (mn)**	**% Public Sector Assets**
PS.8.8.1	Sovereigns	192,5	100,00%
PS.8.8.2	Regional/federal authorities	0	0,00%
PS.8.8.3	Local/municipal authorities	0	0,00%
PS.8.8.4	Others	0	0,00%
PS.8.8.5	Total	192,5	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 changing environment or rating agency opinions.
HG.1.4	**Interest Rate Types**	Fixed or Floating
HG.1.5	**Residual Life Buckets of Cover assets [i.e. how is the contractual and/or expected residual life defined? What assumptions eg, in terms of prepayments? etc.]**	Contractual maturities: Contractual maturity is calculated assumming 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. 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 quidelines 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	**Number of Public Sector Exposures**	Refers to the number of public sector counterparties
OHG.3.2		

OHG.3.3
OHG.3.4
OHG.3.5