

Harmonised Transparency Template

Finland
Nordea Mortgage Bank
Reporting Date: [31/12/16]
Cut-off Date: [31/12/16]



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A. Harmonised Transparency Template - General Information

Reporting in Domestic Currency	EUR
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CONTENT OF TAB A
1. Basic Facts
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4. References to Capital Requirements Regulation (CRR) 129(7)
5. References to Capital Requirements Regulation (CRR) 129(1)
6. Other relevant information

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	31/12/2016			
	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/			
OG.2.1.1					
OG.2.1.2					
OG.2.1.3					
OG.2.1.4					
OG.2.1.5					
OG.2.1.6					
	3. General Cover Pool / Covered Bond Information				
	1. General Information	Nominal (mn)			
G.3.1.1	Total Cover Assets	21 978			
G.3.1.2	Outstanding Covered Bonds	16 199			
OG.3.1.1	Cover Pool Size [NPV] (mn)	[Mark as ND1 if not relevant]			
OG.3.1.2	Outstanding Covered Bonds [NPV] (mn)	[Mark as ND1 if not relevant]			
OG.3.1.3					
OG.3.1.4					
	2. Over-collateralisation (OC)	Legal / Regulatory	Actual	Minimum Committed	Purpose
G.3.2.1	OC (%)	2%	35,7%	ND1	ND1
	3. Cover Pool Composition	Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	21 775		99,07%	
G.3.3.2	Public Sector	203		0,93%	
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	21 978		100%	
OG.3.3.1	Single family houses	9 688		44,08%	
OG.3.3.2	Tenant owner units	10 306		46,89%	
OG.3.3.3	Multi-family housing	1 227		5,58%	
OG.3.3.4	Summer houses	553		2,52%	
OG.3.3.5	Commercial	0		0,00%	
OG.3.3.6	Public sector	203		0,93%	
	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	1 778	3 798	8,09%	17,28%
G.3.4.3	1 - 2 Y	1 692	2 869	7,70%	13,05%
G.3.4.4	2 - 3 Y	1 567	2 429	7,13%	11,05%
G.3.4.5	3 - 4 Y	1 556	2 129	7,08%	9,69%
G.3.4.6	4 - 5 Y	1 464	1 810	6,66%	8,23%
G.3.4.7	5 - 10 Y	6 000	5 605	27,30%	25,50%



G.3.4.8	10+ Y		7 922	3 339	36,04%	15,19%
G.3.4.9		Total	21 978	21 978	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)		4,1	ND1		
	Maturity (mn)					
	By buckets:					
G.3.5.2						
G.3.5.3	0 - 1 Y		2 309	ND1	14,25%	
G.3.5.4	1 - 2 Y		1 710	ND1	10,56%	
G.3.5.5	2 - 3 Y		3 120	ND1	19,26%	
G.3.5.6	3 - 4 Y		2 413	ND1	14,90%	
G.3.5.7	4 - 5 Y		1 382	ND1	8,53%	
G.3.5.8	5 - 10 Y		3 907	ND1	24,12%	
G.3.5.9	10+ Y		1 359	ND1	8,39%	
G.3.5.10		Total	16 199	0	100%	0%
6. Covered Assets - Currency			Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR		21 978	21 978	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	21 978	21 978	100%	100%
7. Covered Bonds - Currency			Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	EUR		16 076	16 199	99,24%	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	0,72%	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	16 199	16 199	100%	100%
OG.3.7.1	o/w [If relevant, please specify]				0,00%	0,00%
OG.3.7.2	o/w [If relevant, please specify]				0,00%	0,00%
OG.3.7.3	o/w [If relevant, please specify]				0,00%	0,00%
OG.3.7.4	o/w [If relevant, please specify]				0,00%	0,00%
OG.3.7.5	o/w [If relevant, please specify]				0,00%	0,00%
OG.3.7.6	o/w [If relevant, please specify]				0,00%	0,00%
OG.3.7.7	o/w [If relevant, please specify]				0,00%	0,00%
OG.3.7.8	o/w [If relevant, please specify]				0,00%	0,00%
OG.3.7.9	o/w [If relevant, please specify]				0,00%	0,00%
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		15 678	116	97%	1%
G.3.8.2	Floating coupon		522	16 083	3%	99%
G.3.8.3	Other		0	0	0%	0%
G.3.8.4		Total	16 199	16 199	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
G.3.11.1	Substitute and other marketable assets		0	0,00%
G.3.11.2	Central bank eligible assets		0	0,00%
G.3.11.3	Other		0	0,00%
G.3.11.4		Total	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 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
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)		17 for Harmonised Glossary	
G.4.1.11	(iii) Maturity structure of cover assets:		65	
G.4.1.12	(iii) Maturity structure of covered bonds:		88	
G.4.1.13	(iv) Percentage of loans more than ninety days past due:		149 for Mortgage Assets	152 for Public Sector Assets
OG.4.1.1				
OG.4.1.2				
OG.4.1.3				
OG.4.1.4				
OG.4.1.5				
OG.4.1.6				
OG.4.1.7				
OG.4.1.8				
OG.4.1.9				
OG.4.1.10				
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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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	21 775	100,00%
M.7.1.2	Commercial	0	0,00%
M.7.1.3	Other	0	0,00%
M.7.1.4	Total	21 775	100%
	2. General Information	Residential Loans	Commercial Loans
M.7.2.1	Number of mortgage loans	340 369	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	100,00%	0
M.7.4.2	Austria	0,00%	0
M.7.4.3	Belgium	0,00%	0
M.7.4.4	Bulgaria	0,00%	0
M.7.4.5	Croatia	0,00%	0
M.7.4.6	Cyprus	0,00%	0
M.7.4.7	Czech Republic	0,00%	0
M.7.4.8	Denmark	0,00%	0
M.7.4.9	Estonia	0,00%	0
M.7.4.10	Finland	100,00%	0
M.7.4.11	France	0,00%	0
M.7.4.12	Germany	0,00%	0
M.7.4.13	Greece	0,00%	0
M.7.4.14	Netherlands	0,00%	0
M.7.4.15	Hungary	0,00%	0
M.7.4.16	Ireland	0,00%	0
M.7.4.17	Italy	0,00%	0
M.7.4.18	Latvia	0,00%	0
M.7.4.19	Lithuania	0,00%	0
M.7.4.20	Luxembourg	0,00%	0
M.7.4.21	Malta	0,00%	0
M.7.4.22	Poland	0,00%	0
M.7.4.23	Portugal	0,00%	0
M.7.4.24	Romania	0,00%	0
M.7.4.25	Slovakia	0,00%	0
M.7.4.26	Slovenia	0,00%	0
M.7.4.27	Spain	0,00%	0
M.7.4.28	Sweden	0,00%	0
M.7.4.29	United Kingdom	0,00%	0
M.7.4.30	European Economic Area (not member of EU)	0,00%	0
M.7.4.31	Iceland	0,00%	0
M.7.4.32	Liechtenstein	0,00%	0
M.7.4.33	Norway	0,00%	0
M.7.4.34	Other	0,00%	0
M.7.4.35	Switzerland	0,00%	0
M.7.4.36	Australia	0,00%	0
M.7.4.37	Brazil	0,00%	0
M.7.4.38	Canada	0,00%	0
M.7.4.39	Japan	0,00%	0
M.7.4.40	Korea	0,00%	0
M.7.4.41	New Zealand	0,00%	0
M.7.4.42	Singapore	0,00%	0
M.7.4.43	US	0,00%	0
M.7.4.44	Other	0,00%	0



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	4,82%	0	4,82%	
M.7.5.3	Central Ostrobothnia	0,88%	0	0,88%	
M.7.5.4	Etela-Savo	1,71%	0	1,71%	
M.7.5.5	Ita-Uusimaa	1,74%	0	1,74%	
M.7.5.6	Kainuu	0,76%	0	0,76%	
M.7.5.7	Kanta-Hame	2,66%	0	2,66%	
M.7.5.8	Kymenlaakso	2,68%	0	2,68%	
M.7.5.9	Lapland	2,49%	0	2,49%	
M.7.5.10	North Karelia	1,57%	0	1,57%	
M.7.5.11	North Ostrobothnia	5,16%	0	5,16%	
M.7.5.12	Ostrobothnia	2,66%	0	2,66%	
M.7.5.13	Paijat-Hame	3,46%	0	3,46%	
M.7.5.14	Pirkanmaa	9,61%	0	9,61%	
M.7.5.15	Pohjois-Savo	2,74%	0	2,74%	
M.7.5.16	Satakunta	2,77%	0	2,77%	
M.7.5.17	South Karelia	1,39%	0	1,39%	
M.7.5.18	South Ostrobothnia	2,73%	0	2,73%	
M.7.5.19	Uusimaa	42,39%	0	42,39%	
M.7.5.20	Varsinais-Suomi	7,16%	0	7,16%	
6. Breakdown by Interest Rate		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	2,25%	0	2,25%	
M.7.6.2	Floating rate	97,75%	0	97,75%	
M.7.6.3	Other	0,00%	0	0,00%	
7. Breakdown by Repayment Type		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only	5,00%	0	5,00%	
M.7.7.2	Amortising	95,00%	0	95,00%	
M.7.7.3	Other	0,00%	0	0,00%	
8. Loan Seasoning		% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	10,58%	0	10,58%	
M.7.8.2	≥ 12 - ≤ 24 months	12,82%	0	12,82%	
M.7.8.3	≥ 24 - ≤ 36 months	11,08%	0	11,08%	
M.7.8.4	≥ 36 - ≤ 60 months	19,38%	0	19,38%	
M.7.8.5	≥ 60 months	46,13%	0	46,13%	
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)	64,0			
By buckets (mn):					
M.7A.10.2	0 - 0,025000	1371	112 156	6,30%	32,95%
M.7A.10.3	0,025001 - 0,050000	2728	73 919	12,53%	21,72%
M.7A.10.4	0,050001 - 0,100000	6430	88 900	29,53%	26,12%
M.7A.10.5	0,100001 - 0,150000	4652	38 313	21,36%	11,26%
M.7A.10.6	0,150001 - 0,200 000	2603	15 170	11,95%	4,46%
M.7A.10.7	0,200001 - 0,250000	1310	5 907	6,02%	1,74%
M.7A.10.8	0,250001 - 0,300000	650	2 382	2,98%	0,70%
M.7A.10.9	0,300001 -	2031	3 622	9,33%	1,06%
M.7A.10.10	Total	21775	340 369	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 (%)	51,42%			
By LTV buckets (mn):					
M.7A.11.2	>0 - <=40 %	16464	ND1	75,61%	
M.7A.11.3	>40 - <=50 %	2369	ND1	10,88%	
M.7A.11.4	>50 - <=60 %	1777	ND1	8,16%	
M.7A.11.5	>60 - <=70 %	1166	ND1	5,35%	
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	21775	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 (%)	49,70%			



By LTV buckets (mn):					
M.7A.12.2	>0 - <=40 %	16822	ND1	77,25%	
M.7A.12.3	>40 - <=50 %	2265	ND1	10,40%	
M.7A.12.4	>50 - <=60 %	1645	ND1	7,55%	
M.7A.12.5	>60 - <=70 %	1043	ND1	4,79%	
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	21775	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	2,54%			
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			
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.15.13	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
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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	1			
2. Size Information		Nominal	Number of Exposures	% Public Sector Assets	% No. of Exposures
PS.8.2.1	Average exposure size (000s)	203394,4			
By buckets (mn):					
PS.8.2.2	-1	0	0	0,00%	0,00%
PS.8.2.3	1-2	0	0	0,00%	0,00%
PS.8.2.4	2-5	0	0	0,00%	0,00%
PS.8.2.5	5-10	0	0	0,00%	0,00%
PS.8.2.6	10-20	0	0	0,00%	0,00%
PS.8.2.7	20-	203,4	1	100,00%	100,00%
PS.8.2.8	Total	203,4	1	100%	100%
3. Breakdown by Asset Type		Nominal (mn)	% Public Sector Assets		
PS.8.3.1	Loans	203,4	100,00%		
PS.8.3.2	Bonds	0	0,00%		
PS.8.3.3	Other	0	0,00%		
PS.8.3.4	Total	203,4	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	5,37%
PS.8.5.3	Central Ostrobothnia	0,97%
PS.8.5.4	Etela-Savo	1,33%
PS.8.5.5	Ita-Uusimaa	1,71%
PS.8.5.6	Kainuu	1,48%
PS.8.5.7	Kanta-Hame	3,91%
PS.8.5.8	Kymenlaakso	3,74%
PS.8.5.9	Lapland	2,83%
PS.8.5.10	North Karelia	1,19%
PS.8.5.11	North Ostrobothnia	6,22%
PS.8.5.12	Ostrobothnia	1,59%
PS.8.5.13	Paijat-Hame	4,29%
PS.8.5.14	Pirkanmaa	7,82%
PS.8.5.15	Pohjois-Savo	4,87%
PS.8.5.16	Satakunta	1,08%
PS.8.5.17	South Karelia	1,08%
PS.8.5.18	South Ostrobothnia	1,86%
PS.8.5.19	Uusimaa	43,83%
PS.8.5.20	Varsinais-Suomi	4,84%
6. Breakdown by Interest Rate		% Public Sector Assets
PS.8.6.1	Fixed rate	2,70%
PS.8.6.2	Floating rate	97,30%
PS.8.6.3	Other	0
7. Breakdown by Repayment Type		% Public Sector Assets
PS.8.7.1	Bullet / interest only	4,50%
PS.8.7.2	Amortising	95,50%
PS.8.7.3	Other	0
8. Breakdown by Type of Debtor		Nominal (mn)
PS.8.8.1	Sovereigns	203,4
PS.8.8.2	Regional/federal authorities	0
PS.8.8.3	Local/municipal authorities	0
PS.8.8.4	Others	0
PS.8.8.5	Total	203,4
9. Non-Performing Loans		% Public Sector Assets
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 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.
	Explain how mortgage types are defined whether for residential housing, multi-family housing, commercial real estate, etc. Same for shipping where relevant	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.1.11	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.1.12	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.
HG.1.13	NPV assumptions (when stated)	
OHG.1.1		
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