

OPMB Cover Asset Pool Characteristics

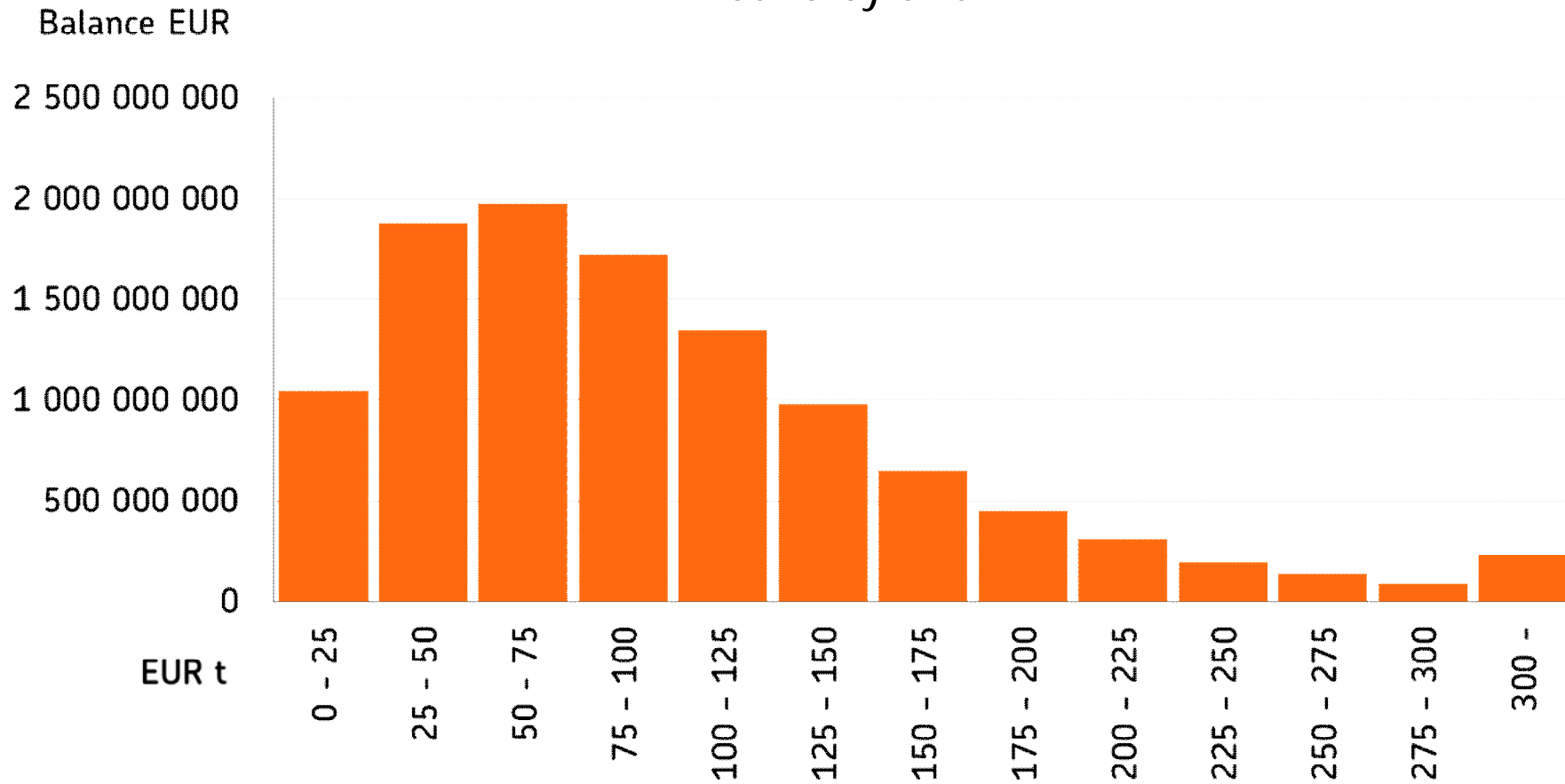
Covered bonds issued after 1 Aug. 2010,
under the Finnish Act on Mortgage Credit Banks 680/2010

Main Features of OP Mortgage Bank's Cover Asset Pool as of 31 March 2017

- Collateralized by Finnish mortgages
- Current balance EUR 10.99 billion
- Weighted Average indexed LTV of 43%
- Average loan size of approximately EUR 50,737
- No loans over 90 days in arrears ongoing
- Variable interest rates: over 95% of all loans
- Hedging agreements in place in order to mitigate interest rate risk
- Total amount of covered bonds issued EUR 10.085 billion

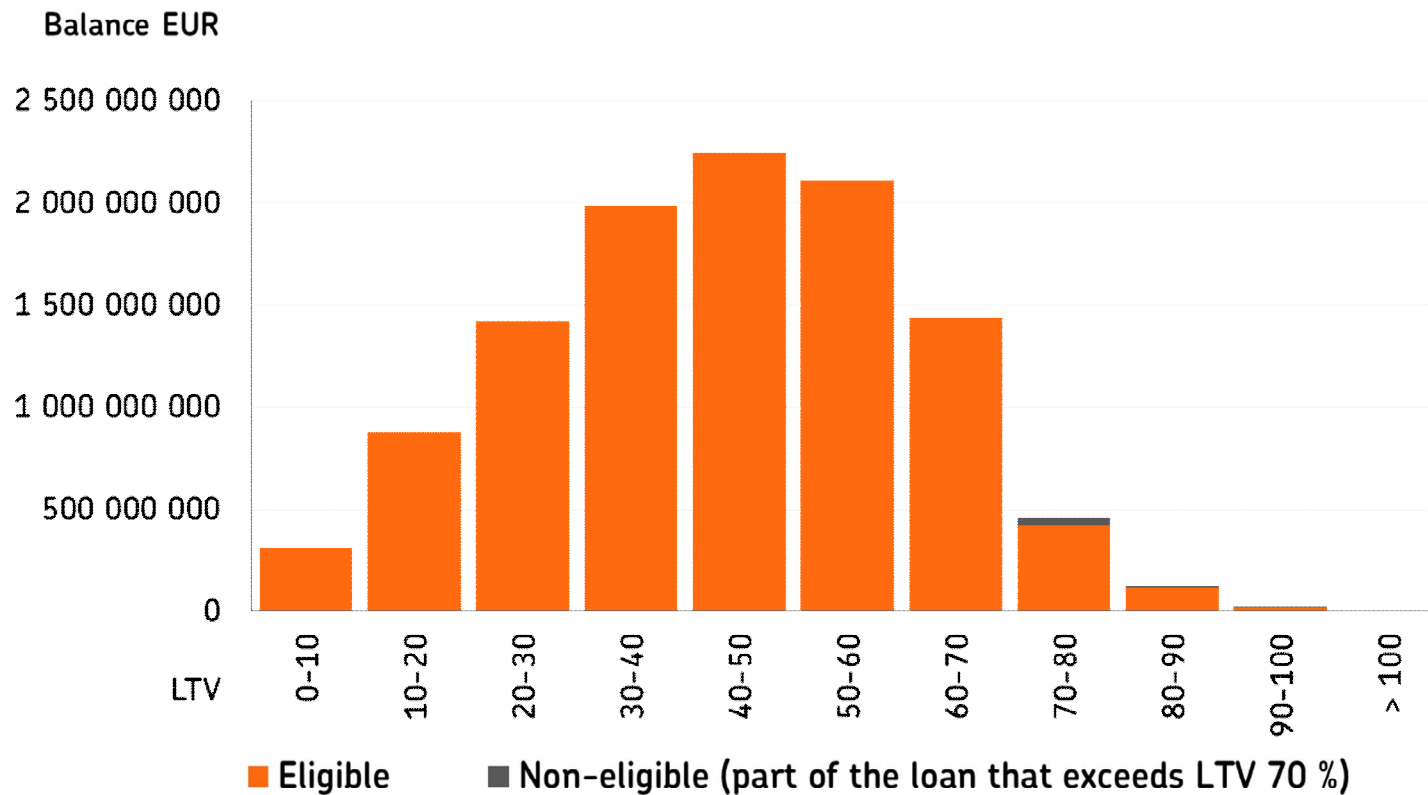
OPMB Cover Asset Pool Characteristics

Loans by size



OPMB Cover Asset Pool Characteristics

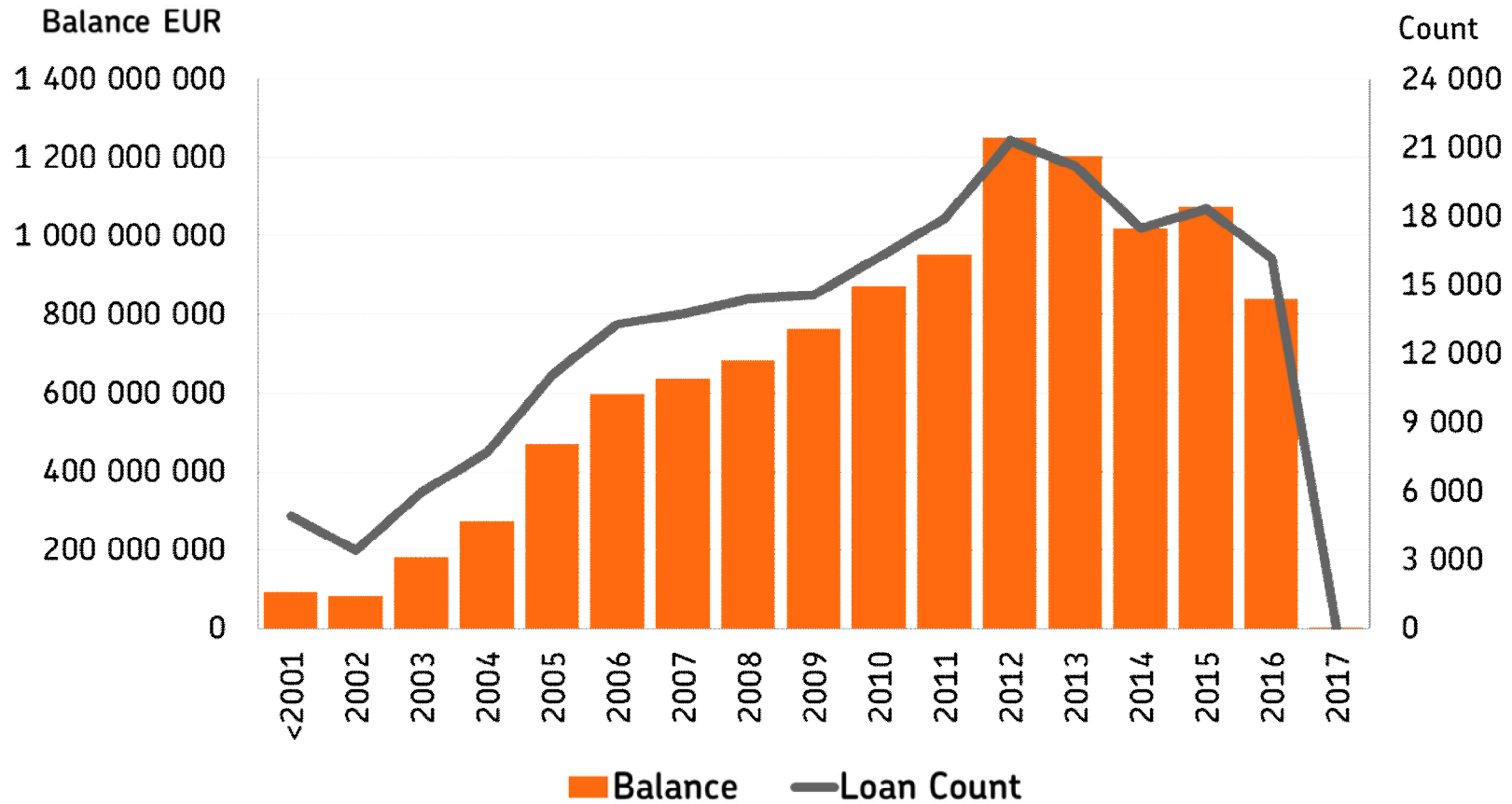
Loans by LTV



- Total assets
EUR 10.99 billion
- Eligible Cover Pool assets
EUR 10.94 billion
- Weighted average indexed LTV of 43%
- Over-collateralization (eligible assets)
8.47%

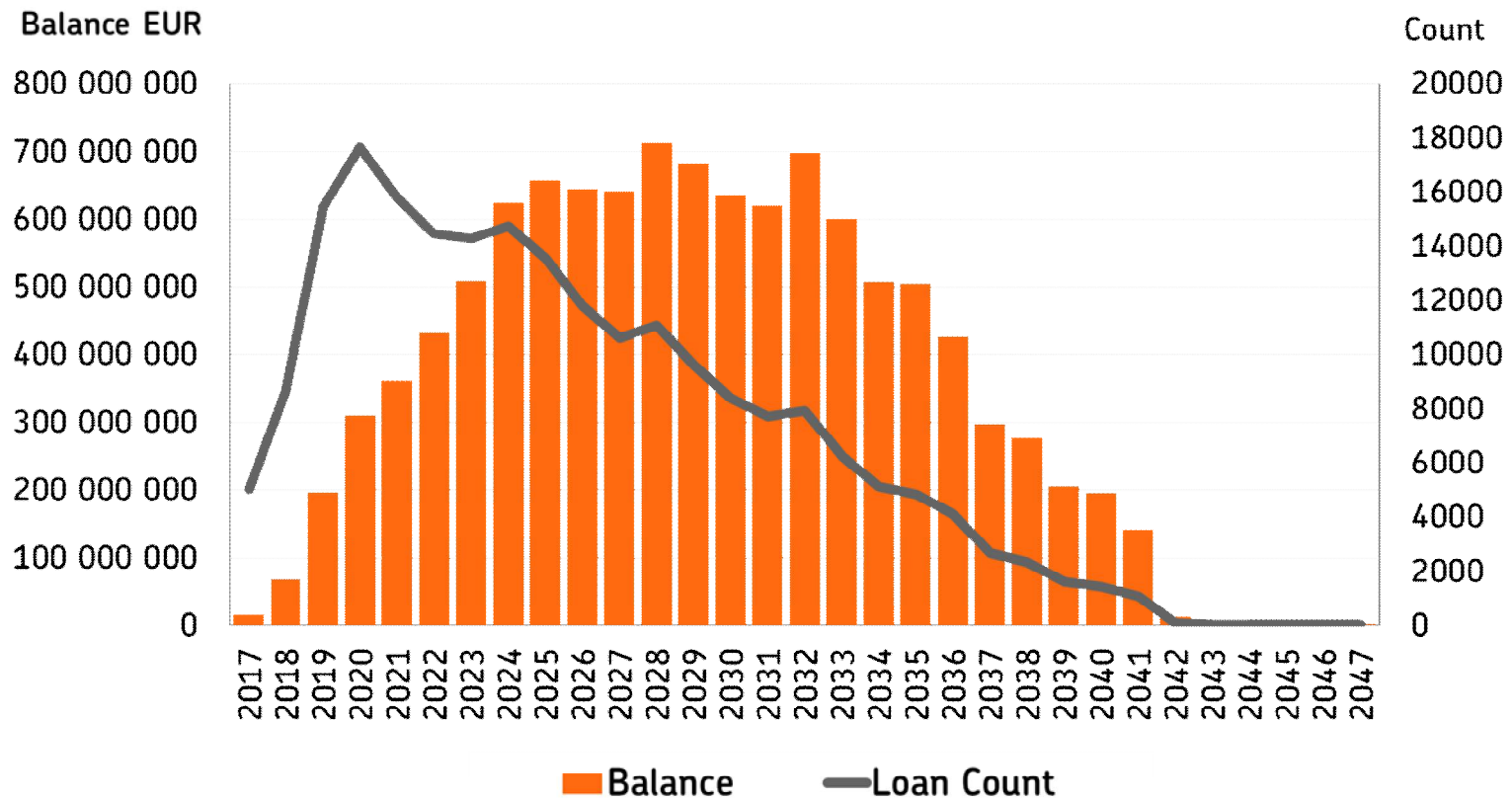
OPMB Cover Asset Pool Characteristics

Loans by origination year



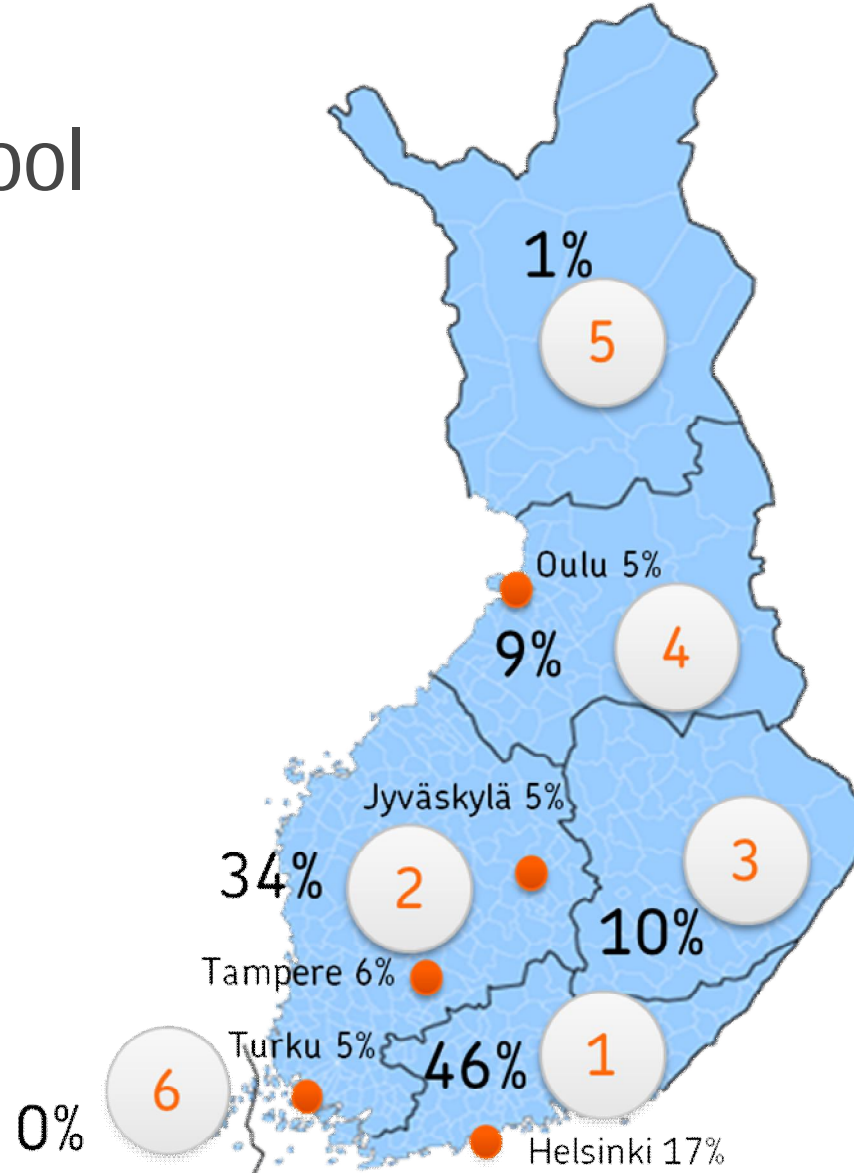
OPMB Cover Asset Pool Characteristics

Loans by maturity



OPMB Cover Asset Pool Characteristics Geographical distribution

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



OPMB Cover Asset Pool

| A. Harmonised Transparency Template - General Information | | | | | | |
|--|----------------------------------|---|---------------------------|---------------------|-----------------------------------|--|
| Reporting in Domestic Currency | | EUR | | | | |
| CONTENT OF TAB A | | | | | | |
| 1. Basic Facts 2. Regulatory Summary 3. General Cover Pool / Covered Bond Information 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 | OP Mortgage Bank | | | | |
| G.1.1.3 | Link to Issuer's Website | https://www.pohjola.fi/pohjola/investor-relations/debt-investors/op-mortgage-bank?id=334200&srcl=8&kielikoodi=en | | | | |
| 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 | https://www.coveredbondlabel.com/issuer/6/ | | | | |
| 3. General Cover Pool / Covered Bond Information | | | | | | |
| 1. General Information | | Nominal (mn) | | | | |
| G.3.1.1 | Total Cover Assets | 10991.19 | | | | |
| G.3.1.2 | Outstanding Covered Bonds | 10085.00 | | | | |
| 2. Over-collateralisation (OC) | | Legal / Regulatory | Actual | Minimum Committed | Purpose | |
| G.3.2.1 | OC (%) | 2% | 8.47 | ND1 | ND1 | |
| 3. Cover Pool Composition | | Nominal (mn) | | | | |
| | | % Cover Pool | | | | |
| G.3.3.1 | Mortgages | 10987.01 | | | | |
| G.3.3.2 | Public Sector | 0.00 | | | | |
| G.3.3.3 | Shipping | 0.00 | | | | |
| G.3.3.4 | Substitute Assets | 0.00 | | | | |
| G.3.3.5 | Other | 4.18 | | | | |
| G.3.3.6 | Total | 10,991.19 | | | | |
| 4. Cover Pool Amortisation Profile | | Contractual | Expected Upon Prepayments | % Total Contractual | % Total Expected Upon Prepayments | |
| G.3.4.1 | Weighted Average life (in years) | 6.00 | ND3 | | | |
| | | Residual Life (mn) | | | | |
| | | By buckets: | | | | |
| G.3.4.2 | 0 - 1 Y | 2110.95 | ND3 | 19.21% | | |
| G.3.4.3 | 1 - 2 Y | 1099.03 | ND3 | 10.00% | | |
| G.3.4.4 | 2 - 3 Y | 994.12 | ND3 | 9.04% | | |
| G.3.4.5 | 3 - 4 Y | 895.34 | ND3 | 8.15% | | |
| G.3.4.6 | 4 - 5 Y | 795.00 | ND3 | 7.23% | | |
| G.3.4.7 | 5 - 10 Y | 2857.28 | ND3 | 26.00% | | |
| G.3.4.8 | 10+ Y | 2239.46 | ND3 | 20.38% | | |
| G.3.4.9 | Total | 10,991.19 | 0 | 100% | 0% | |

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 31 March 2017

OPMB Cover Asset Pool

| 5. Maturity of Covered Bonds | | Initial Maturity | Extended Maturity | % Total Initial Maturity | % Total Extended Maturity |
|--|----------------------------------|--------------------------------------|-------------------------------------|---------------------------------|----------------------------------|
| G.3.5.1 | Weighted Average life (in years) | 4.06 | 5.05 | | |
| | Maturity (mn) | | | | |
| | By buckets: | | | | |
| G.3.5.2 | | | | | |
| G.3.5.3 | 0-1Y | 2,450.00 | 1,350.00 | 24.29% | 13.39% |
| G.3.5.4 | 1-2Y | 1,000.00 | 1,100.00 | 9.92% | 10.91% |
| G.3.5.5 | 2-3Y | 1,270.00 | 1,000.00 | 12.59% | 9.92% |
| G.3.5.6 | 3-4Y | 1,000.00 | 1,270.00 | 9.92% | 12.59% |
| G.3.5.7 | 4-5Y | 1,000.00 | 1,000.00 | 9.92% | 9.92% |
| G.3.5.8 | 5-10Y | 3,365.00 | 4,365.00 | 33.37% | 43.28% |
| G.3.5.9 | 10+Y | 0.00 | 0.00 | 0.00% | 0.00% |
| G.3.5.10 | Total | 10,085.00 | 10,085.00 | 100% | 100% |
| 6. Covered Assets - Currency | | Nominal [before hedging] (mn) | Nominal [after hedging] (mn) | % Total [before] | % Total [after] |
| G.3.6.1 | EUR | 10991.19 | 10991.19 | 100.00% | 100.00% |
| G.3.6.2 | USD | 0.00 | 0.00 | 0.00% | 0.00% |
| G.3.6.3 | GBP | 0.00 | 0.00 | 0.00% | 0.00% |
| G.3.6.4 | NOK | 0.00 | 0.00 | 0.00% | 0.00% |
| G.3.6.5 | CHF | 0.00 | 0.00 | 0.00% | 0.00% |
| G.3.6.6 | AUD | 0.00 | 0.00 | 0.00% | 0.00% |
| G.3.6.7 | CAD | 0.00 | 0.00 | 0.00% | 0.00% |
| G.3.6.8 | BRL | 0.00 | 0.00 | 0.00% | 0.00% |
| G.3.6.9 | CZK | 0.00 | 0.00 | 0.00% | 0.00% |
| G.3.6.10 | DKK | 0.00 | 0.00 | 0.00% | 0.00% |
| G.3.6.11 | HKD | 0.00 | 0.00 | 0.00% | 0.00% |
| G.3.6.12 | KRW | 0.00 | 0.00 | 0.00% | 0.00% |
| G.3.6.13 | SEK | 0.00 | 0.00 | 0.00% | 0.00% |
| G.3.6.14 | SGD | 0.00 | 0.00 | 0.00% | 0.00% |
| G.3.6.15 | Other | 0.00 | 0.00 | 0.00% | 0.00% |
| G.3.6.16 | Total | 10991.19 | 10991.19 | 100% | 100% |
| 7. Covered Bonds - Currency | | Nominal [before hedging] (mn) | Nominal [after hedging] (mn) | % Total [before] | % Total [after] |
| G.3.7.1 | EUR | 10085.00 | 10085.00 | 100.00% | 100.00% |
| G.3.7.2 | USD | 0.00 | 0.00 | 0.00% | 0.00% |
| G.3.7.3 | GBP | 0.00 | 0.00 | 0.00% | 0.00% |
| G.3.7.4 | NOK | 0.00 | 0.00 | 0.00% | 0.00% |
| G.3.7.5 | CHF | 0.00 | 0.00 | 0.00% | 0.00% |
| G.3.7.6 | AUD | 0.00 | 0.00 | 0.00% | 0.00% |
| G.3.7.7 | CAD | 0.00 | 0.00 | 0.00% | 0.00% |
| G.3.7.8 | BRL | 0.00 | 0.00 | 0.00% | 0.00% |
| G.3.7.9 | CZK | 0.00 | 0.00 | 0.00% | 0.00% |
| G.3.7.10 | DKK | 0.00 | 0.00 | 0.00% | 0.00% |
| G.3.7.11 | HKD | 0.00 | 0.00 | 0.00% | 0.00% |
| G.3.7.12 | KRW | 0.00 | 0.00 | 0.00% | 0.00% |
| G.3.7.13 | SEK | 0.00 | 0.00 | 0.00% | 0.00% |
| G.3.7.14 | SGD | 0.00 | 0.00 | 0.00% | 0.00% |
| G.3.7.15 | Other | 0.00 | 0.00 | 0.00% | 0.00% |
| G.3.7.16 | Total | 10085.00 | 10085.00 | 100% | 100% |
| 8. Covered Bonds - Breakdown by interest rate | | Nominal [before hedging] (mn) | Nominal [after hedging] (mn) | % Total [before] | % Total [after] |
| G.3.8.1 | Fixed coupon | 9685.00 | 9685.00 | 98% | 98% |
| G.3.8.2 | Floating coupon | 200.00 | 200.00 | 2% | 2% |
| G.3.8.3 | Other | 0.00 | 0.00 | 0% | 0% |
| G.3.8.4 | Total | 10085.00 | 10085.00 | 100% | 100% |

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 31 March 2017

OPMB Cover Asset Pool

| 9. Substitute Assets - Type | | Nominal (mn) | % Substitute Assets | |
|--|---|---|------------------------------------|-----------------|
| G.3.9.1 | Cash | 0.00 | | |
| G.3.9.2 | Exposures to/guaranteed by Supranational, Sovereign, Agency (SSA) | 0.00 | | |
| G.3.9.3 | Exposures to central banks | 0.00 | | |
| G.3.9.4 | Exposures to credit institutions | 0.00 | | |
| G.3.9.5 | Other | 0.00 | | |
| G.3.9.6 | Total | 0.00 | 0% | |
| 10. Substitute Assets - Country | | Nominal (mn) | % Substitute Assets | |
| G.3.10.1 | Domestic (Country of Issuer) | 0.00 | | |
| G.3.10.2 | Eurozone | 0.00 | | |
| G.3.10.3 | Rest of European Union (EU) | 0.00 | | |
| G.3.10.4 | European Economic Area (not member of EU) | 0.00 | | |
| G.3.10.5 | Switzerland | 0.00 | | |
| G.3.10.6 | Australia | 0.00 | | |
| G.3.10.7 | Brazil | 0.00 | | |
| G.3.10.8 | Canada | 0.00 | | |
| G.3.10.9 | Japan | 0.00 | | |
| G.3.10.10 | Korea | 0.00 | | |
| G.3.10.11 | New Zealand | 0.00 | | |
| G.3.10.12 | Singapore | 0.00 | | |
| G.3.10.13 | US | 0.00 | | |
| G.3.10.14 | Other | 0.00 | | |
| G.3.10.15 | Total EU | 0.00 | | |
| G.3.10.16 | Total | 0.00 | 0% | |
| 11. Liquid Assets | | Nominal (mn) | % Cover Pool | % Covered Bonds |
| G.3.11.1 | Substitute and other marketable assets | 10991.19 | 100.00% | 100.00% |
| G.3.11.2 | Central bank eligible assets | 0.00 | 0.00% | 0.00% |
| G.3.11.3 | Other | 0.00 | 0.00% | 0.00% |
| G.3.11.4 | Total | 10991.19 | 100% | 100% |
| 12. Bond List | | | | |
| G.3.12.1 | Bond list | https://www.coveredbondlabel.com/issuer/6/ | | |
| 13. Derivatives & Swaps | | | | |
| G.3.13.1 | Derivatives in the register / cover pool [notional] (mn) | 8223.80 | | |
| G.3.13.2 | Type of interest rate swaps (intra-group, external or both) | intra-group | | |
| G.3.13.3 | Type of currency rate swaps (intra-group, external or both) | ND2 | | |
| 4. References to Capital Requirements Regulation (CRR) | | | | |
| 129(7) | | Row | Row | |
| <i>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.</i> | | | | |
| G.4.1.1 | (i) Value of the cover pool outstanding covered bonds: | 38 | | |
| G.4.1.2 | (i) Value of covered bonds: | 39 | | |
| G.4.1.3 | (ii) Geographical distribution: | 43 for Mortgage Assets | | |
| G.4.1.4 | (ii) Type of cover assets: | 52 | | |
| G.4.1.5 | (ii) Loan size: | 155 for Residential Mortgage Assets | 240 for Commercial Mortgage Assets | |
| G.4.1.6 | (ii) Interest rate risk - cover pool: | 119 for Mortgage Assets | 228 | |
| G.4.1.7 | (ii) Currency risk - cover pool: | 111 | | |
| G.4.1.8 | (ii) Interest rate risk - covered bond: | 163 | | |
| G.4.1.9 | (ii) Currency risk - covered bond: | 137 | | |
| G.4.1.10 | (Please refer to "Tab D. HTT Harmonised Glossary" for hedging strategy) | 17 for Harmonised Glossary | | |
| G.4.1.11 | (iii) Maturity structure of cover assets: | 65 | | |
| G.4.1.12 | (iii) Maturity structure of covered bonds: | 88 | | |
| G.4.1.13 | (iv) Percentage of loans more than ninety days past due: | 149 for Mortgage Assets | | |
| 5. References to Capital Requirements Regulation (CRR) | | | | |
| 129(1) | | | | |
| G.5.1.1 | Exposure to credit institute credit quality step 1 & 2 | ND3 | | |
| 6. Other relevant information | | | | |

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 31 March 2017

OPMB Cover Asset Pool

| B1. Harmonised Transparency Template - Mortgage Assets | | | |
|--|---|----------------------------|---------------------------|
| | Reporting in Domestic Currency | EUR | |
| CONTENT OF TAB B1 | | | |
| 7. Mortgage Assets | | | |
| 7.A Residential Cover Pool | | | |
| 7.B Commercial Cover Pool | | | |
| Field Number | 7. Mortgage Assets | | |
| 1. Property Type Information | | | |
| | | Nominal (mn) | % Total Mortgages |
| M.7.1.1 | Residential | 10987.01 | 100.00% |
| M.7.1.2 | Commercial | 0.00 | 0.00% |
| M.7.1.3 | Other | 0.00 | 0.00% |
| M.7.1.4 | Total | 10987.01 | 100.00% |
| 2. General Information | | | |
| M.7.2.1 | Number of mortgage loans | 216551 | 216551 |
| 3. Concentration Risks | | | |
| M.7.3.1 | 10 largest exposures | 0.09 | 0.09 |
| 4. Breakdown by Geography | | | |
| | | % Residential Loans | % Commercial Loans |
| M.7.4.1 | European Union | 100.00 | 0.00 |
| M.7.4.2 | Austria | | |
| M.7.4.3 | Belgium | | |
| M.7.4.4 | Bulgaria | | |
| M.7.4.5 | Croatia | | |
| M.7.4.6 | Cyprus | | |
| M.7.4.7 | Czech Republic | | |
| M.7.4.8 | Denmark | | |
| M.7.4.9 | Estonia | | |
| M.7.4.10 | Finland | 100.00 | 100.00 |
| M.7.4.11 | France | | |
| M.7.4.12 | Germany | | |
| M.7.4.13 | Greece | | |
| M.7.4.14 | Netherlands | | |
| M.7.4.15 | Hungary | | |
| M.7.4.16 | Ireland | | |
| M.7.4.17 | Italy | | |
| M.7.4.18 | Latvia | | |
| M.7.4.19 | Lithuania | | |
| M.7.4.20 | Luxembourg | | |
| M.7.4.21 | Malta | | |
| M.7.4.22 | Poland | | |
| M.7.4.23 | Portugal | | |
| M.7.4.24 | Romania | | |
| M.7.4.25 | Slovakia | | |
| M.7.4.26 | Slovenia | | |
| M.7.4.27 | Spain | | |
| M.7.4.28 | Sweden | | |
| M.7.4.29 | United Kingdom | | |
| M.7.4.30 | European Economic Area (not member of EU) | 0.00 | 0.00 |
| M.7.4.31 | Iceland | | |
| M.7.4.32 | Liechtenstein | | |
| M.7.4.33 | Norway | | |
| M.7.4.34 | Other | 0.00 | 0.00 |
| M.7.4.35 | Switzerland | | |
| M.7.4.36 | Australia | | |
| M.7.4.37 | Brazil | | |
| M.7.4.38 | Canada | | |
| M.7.4.39 | Japan | | |
| M.7.4.40 | Korea | | |
| M.7.4.41 | New Zealand | | |
| M.7.4.42 | Singapore | | |
| M.7.4.43 | US | | |
| M.7.4.44 | Other | | |

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 31 March 2017

OPMB Cover Asset Pool

| <i>5. Breakdown by domestic regions</i> | | % Residential Loans | % Commercial Loans | % Total Mortgages |
|---|------------------------|---------------------|--------------------|-------------------|
| M.7.5.1 | Aland Islands | 0.13 | | 0.13 |
| M.7.5.2 | Central Finland | 4.94 | | 4.94 |
| M.7.5.3 | Central Ostrobothnia | 1.34 | | 1.34 |
| M.7.5.4 | Etela-Savo | 2.22 | | 2.22 |
| M.7.5.5 | Ita-Uusimaa | 2.22 | | 2.22 |
| M.7.5.6 | Kainuu | 0.78 | | 0.78 |
| M.7.5.7 | Kanta-Hame | 4.77 | | 4.77 |
| M.7.5.8 | Kymenlaakso | 2.67 | | 2.67 |
| M.7.5.9 | Lapland | 1.43 | | 1.43 |
| M.7.5.10 | North Karelia | 2.66 | | 2.66 |
| M.7.5.11 | North Ostrobothnia | 8.70 | | 8.70 |
| M.7.5.12 | Ostrobothnia | 2.15 | | 2.15 |
| M.7.5.13 | Paijat-Hame | 3.53 | | 3.53 |
| M.7.5.14 | Pirkanmaa | 9.40 | | 9.40 |
| M.7.5.15 | Pohjois-Savo | 4.91 | | 4.91 |
| M.7.5.16 | Satakunta | 3.88 | | 3.88 |
| M.7.5.17 | South Karelia | 2.74 | | 2.74 |
| M.7.5.18 | South Ostrobothnia | 2.09 | | 2.09 |
| M.7.5.19 | Uusimaa | 29.35 | | 29.35 |
| M.7.5.20 | Varsinais-Suomi | 10.06 | | 10.06 |
| <i>6. Breakdown by Interest Rate</i> | | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.6.1 | Fixed rate | 1.40 | | 1.40 |
| M.7.6.2 | Floating rate | 98.60 | | 98.60 |
| M.7.6.3 | Other | | | |
| <i>7. Breakdown by Repayment Type</i> | | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.7.1 | Bullet / interest only | 0.00 | | 0.00 |
| M.7.7.2 | Amortising | 100.00 | | 100.00 |
| M.7.7.3 | Other | | | |
| <i>8. Loan Seasoning</i> | | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.8.1 | Up to 12months | 6.52 | | 6.52 |
| M.7.8.2 | ≥ 12 - ≤ 24 months | 9.70 | | 9.70 |
| M.7.8.3 | ≥ 24 - ≤ 36 months | 9.39 | | 9.39 |
| M.7.8.4 | ≥ 36 - ≤ 60 months | 22.15 | | 22.15 |
| M.7.8.5 | ≥ 60 months | 52.24 | | 52.24 |
| <i>9. Non-Performing Loans (NPLs)</i> | | % Residential Loans | % Commercial Loans | % Total Mortgages |
| M.7.9.1 | % NPLs | 0.00 | | 0.00 |

OPMB Cover Asset Pool

| 7.A Residential Cover Pool | | | | | |
|---|-------------------------------|---------------------|-----------------|---------------------|----------------|
| 10. Loan Size Information | | Nominal | Number of Loans | % Residential Loans | % No. of Loans |
| M.7A.10.1 | Average loan size (000s) | 50.74 | | | |
| | By buckets (mn): | | | | |
| M.7A.10.2 | 0 - 0,025000 | 1045.18 | 83793.00 | 9.51% | 38.69% |
| M.7A.10.3 | 0,025001 - 0,050000 | 1876.46 | 51437.00 | 17.08% | 23.75% |
| M.7A.10.4 | 0,050001 - 0,100000 | 3694.05 | 51963.00 | 33.62% | 24.00% |
| M.7A.10.5 | 0,100001 - 0,150000 | 2322.99 | 19235.00 | 21.14% | 8.88% |
| M.7A.10.6 | 0,150001 - 0,200000 | 1100.77 | 6440.00 | 10.02% | 2.97% |
| M.7A.10.7 | 0,200001 - 0,250000 | 498.04 | 2260.00 | 4.53% | 1.04% |
| M.7A.10.8 | 0,250001 - 0,300000 | 220.23 | 814.00 | 2.00% | 0.38% |
| M.7A.10.9 | 0,300001 - | 229.29 | 609.00 | 2.09% | 0.28% |
| M.7A.10.26 | Total | 10987.01 | 216551.00 | 100.00% | 100.00% |
| 11. Loan to Value (LTV) Information - UNINDEXED | | Nominal | Number of Loans | % Residential Loans | % No. of Loans |
| M.7A.11.1 | Weighted Average LTV (%) | 51.45 | | | |
| | By LTV buckets (mn): | | | | |
| M.7A.11.2 | >0 - <=40 % | 8449.26 | 216551.00 | 76.90% | 41.48% |
| M.7A.11.3 | >40 - <=50 % | 1121.37 | 110867.00 | 10.21% | 21.24% |
| M.7A.11.4 | >50 - <=60 % | 784.28 | 87259.00 | 7.14% | 16.71% |
| M.7A.11.5 | >60 - <=70 % | 498.06 | 68142.00 | 4.53% | 13.05% |
| M.7A.11.6 | >70 - <=80 % | 119.15 | 34032.00 | 1.08% | 6.52% |
| M.7A.11.7 | >80 - <=90 % | 12.94 | 4552.00 | 0.12% | 0.87% |
| M.7A.11.8 | >90 - <=100 % | 1.78 | 623.00 | 0.02% | 0.12% |
| M.7A.11.9 | >100% | 0.15 | 69.00 | 0.00% | 0.01% |
| M.7A.11.10 | Total | 10987.01 | 522095.00 | 100.00% | 100.00% |
| 12. Loan to Value (LTV) Information - INDEXED | | Nominal | Number of Loans | % Residential Loans | % No. of Loans |
| M.7A.12.1 | Weighted Average LTV (%) | 43.45 | | | |
| | By LTV buckets (mn): | | | | |
| M.7A.12.2 | >0 - <=40 % | 9346.48 | 216551.00 | 85.07% | 59.93% |
| M.7A.12.3 | >40 - <=50 % | 930.42 | 74339.00 | 8.47% | 20.57% |
| M.7A.12.4 | >50 - <=60 % | 486.69 | 43282.00 | 4.43% | 11.98% |
| M.7A.12.5 | >60 - <=70 % | 172.42 | 19587.00 | 1.57% | 5.42% |
| M.7A.12.6 | >70 - <=80 % | 43.21 | 5873.00 | 0.39% | 1.63% |
| M.7A.12.7 | >80 - <=90 % | 6.96 | 1459.00 | 0.06% | 0.40% |
| M.7A.12.8 | >90 - <=100 % | 0.82 | 242.00 | 0.01% | 0.07% |
| M.7A.12.9 | >100% | 0.00 | 0.00 | 0.00% | 0.00% |
| M.7A.12.10 | Total | 10987.01 | 361333.00 | 100.00% | 100.00% |
| 13. Breakdown by type | | % Residential Loans | | | |
| M.7A.13.1 | Owner occupied | 96.58 | | | |
| M.7A.13.2 | Second home/Holiday houses | 1.24 | | | |
| M.7A.13.3 | Buy-to-let/Non-owner occupied | 0.54 | | | |
| M.7A.13.4 | Agricultural | 1.64 | | | |
| M.7A.13.5 | Other | | | | |
| 14. Loan by Ranking | | % Residential Loans | | | |
| M.7A.14.1 | 1st lien / No prior ranks | 100.00 | | | |
| M.7A.14.2 | Guaranteed | 0.00 | | | |
| M.7A.14.3 | Other | 0.00 | | | |

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 31 March 2017



OPMB Cover Asset Pool

| 7B Commercial Cover Pool | | | | | | |
|---|---|--------------------|-----------------|--------------------|----------------|-------|
| 15. Loan Size Information | | Nominal | Number of Loans | % Commercial Loans | % No. of Loans | |
| M.7B.15.1 | Average loan size (000s) | | | | | |
| | By buckets (mn): | | | | | |
| M.7B.15.2 | 0 - 0,100000 | 0.00 | 0.00 | | | |
| M.7B.15.3 | 0,100001 - 0,200000 | 0.00 | 0.00 | | | |
| M.7B.15.4 | 0,200001 - 0,300000 | 0.00 | 0.00 | | | |
| M.7B.15.5 | 0,300001 - 0,400000 | 0.00 | 0.00 | | | |
| M.7B.15.6 | 0,400001 - 0,500000 | 0.00 | 0.00 | | | |
| M.7B.15.7 | 0,500001 - 0,600000 | 0.00 | 0.00 | | | |
| M.7B.15.8 | 0,600001 - 0,700000 | 0.00 | 0.00 | | | |
| M.7B.15.9 | 0,700001 - 0,800000 | 0.00 | 0.00 | | | |
| M.7B.15.10 | 0,800001 - 0,900000 | 0.00 | 0.00 | | | |
| M.7B.15.11 | 0,900001 - 1000000 | 0.00 | 0.00 | | | |
| M.7B.15.12 | 1000001 - | 0.00 | 0.00 | | | |
| M.7B.15.26 | Total | 0.00 | 0.00 | 0.00% | | 0.00% |
| 16. Loan to Value (LTV) Information - UNINDEXED | | Nominal | Number of Loans | % Commercial Loans | % No. of Loans | |
| M.7B.16.1 | Weighted Average LTV (%) | | | | | |
| | By LTV buckets (mn): | | | | | |
| M.7B.16.2 | >0 - <=40 % | 0.00 | 0.00 | | | |
| M.7B.16.3 | >40 - <=50 % | 0.00 | 0.00 | | | |
| M.7B.16.4 | >50 - <=60 % | 0.00 | 0.00 | | | |
| M.7B.16.5 | >60 - <=70 % | 0.00 | 0.00 | | | |
| M.7B.16.6 | >70 - <=80 % | 0.00 | 0.00 | | | |
| M.7B.16.7 | >80 - <=90 % | 0.00 | 0.00 | | | |
| M.7B.16.8 | >90 - <=100 % | 0.00 | 0.00 | | | |
| M.7B.16.9 | >100% | 0.00 | 0.00 | | | |
| M.7B.16.10 | Total | 0.00 | 0.00 | 0.00% | | 0.00% |
| 17. Loan to Value (LTV) Information - INDEXED | | Nominal | Number of Loans | % Commercial Loans | % No. of Loans | |
| M.7B.17.1 | Weighted Average LTV (%) | | | | | |
| | By LTV buckets (mn): | | | | | |
| M.7B.17.2 | >0 - <=40 % | 0.00 | 0.00 | | | |
| M.7B.17.3 | >40 - <=50 % | 0.00 | 0.00 | | | |
| M.7B.17.4 | >50 - <=60 % | 0.00 | 0.00 | | | |
| M.7B.17.5 | >60 - <=70 % | 0.00 | 0.00 | | | |
| M.7B.17.6 | >70 - <=80 % | 0.00 | 0.00 | | | |
| M.7B.17.7 | >80 - <=90 % | 0.00 | 0.00 | | | |
| M.7B.17.8 | >90 - <=100 % | 0.00 | 0.00 | | | |
| M.7B.17.9 | >100% | 0.00 | 0.00 | | | |
| M.7B.17.10 | Total | 0.00 | 0.00 | 0.00% | | 0.00% |
| 18. Breakdown by Type | | % Commercial loans | | | | |
| M.7B.18.1 | Retail | | | | | |
| M.7B.18.2 | Office | | | | | |
| M.7B.18.3 | Hotel/Tourism | | | | | |
| M.7B.18.4 | Shopping malls | | | | | |
| M.7B.18.5 | Industry | | | | | |
| M.7B.18.6 | Agriculture | | | | | |
| M.7B.18.7 | Other commercially used | | | | | |
| M.7B.18.8 | Land | | | | | |
| M.7B.18.9 | Property developers / Building under construction | | | | | |
| M.7B.18.10 | Other | | | | | |

Source: OP Mortgage Bank Cover Asset Pool, ECBC Harmonised Transparency Template (HTT) as of 31 March 2017