

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

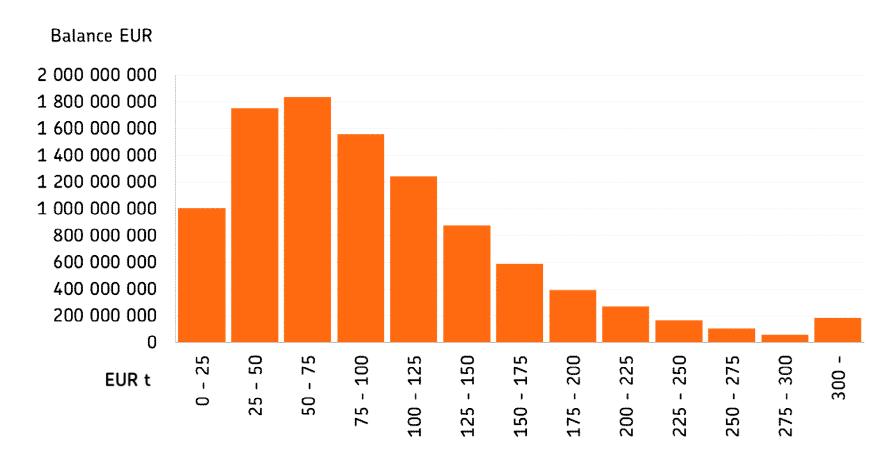


Main Features of OP Mortgage Bank's Cover Asset Pool as of 30 September 2016

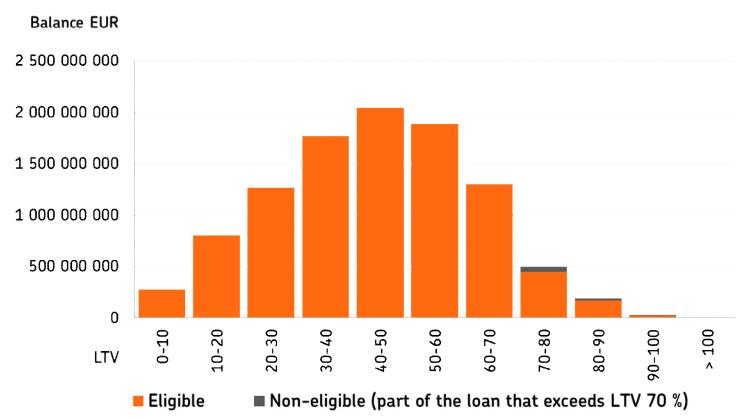
- Collateralized by Finnish mortgages
- Current balance EUR 10.05 billion
- Weighted Average indexed LTV of 44%
- Average loan size of approximately EUR 49,466
- No loans over 90 days in arrears ongoing
- Variable interest rates: over 95% of all loans
- Hedging agreements in place in order to mitigate interest rate risk
- Total amount of covered bonds issued EUR 9.095 billion



Loans by size



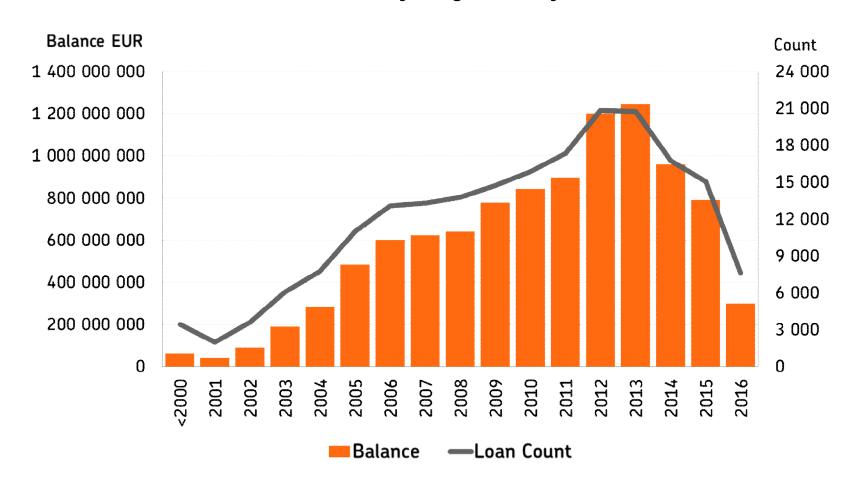
Loans by LTV



- Total assets EUR 10.05 billion
- Eligible Cover Pool assetsEUR 9.98 billion
- Weighted average indexed LTV of 44%
- Over-collateralisation 10.5%

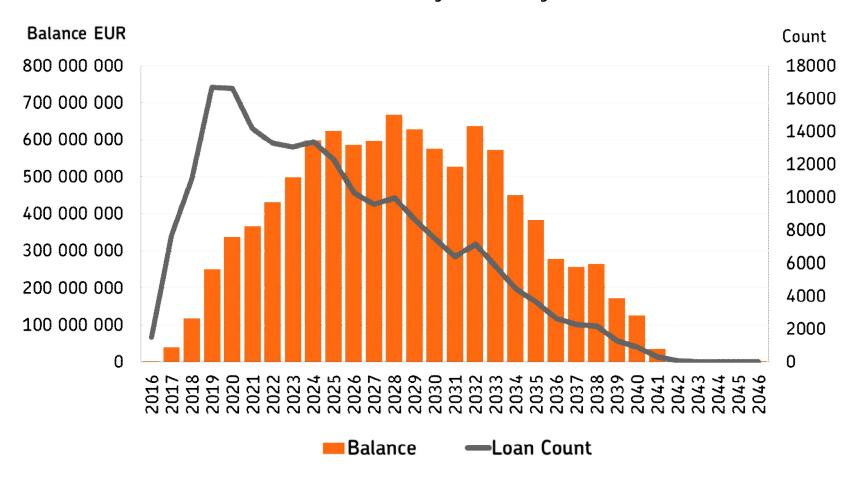


Loans by origination year





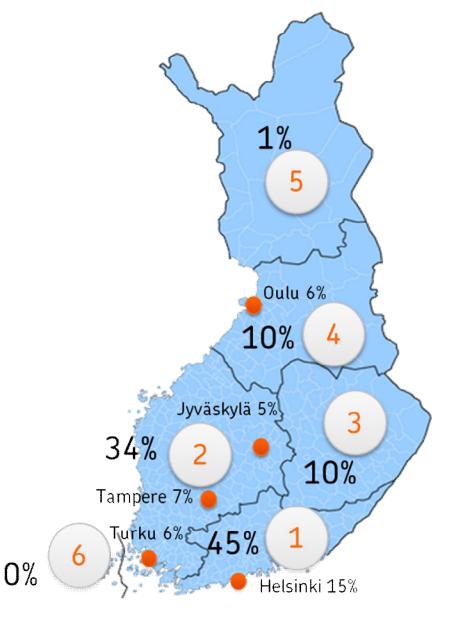
Loans by maturity





Geographical distribution

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





A. Har	monised Transparency Template	- General Information			
	Reporting in Domestic Currency	EUR			
	CONTENT OF TAR A				
	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	1. Basic Facts				
Number G.1.1.1	Country	Finland			
G.1.1.2	Issuer Name	OP Mortgage Bank			
		https://www.pohiola.fi/pohiola/investor-			
G.1.1.3	Link to Issuer's Website	relations/debt-investors/op-mortgage-			
		bank?id=334200&srcpl=8&kielikoodi=en			
G.1.1.4	Cut-off date	30/09/2016			
0	2. Regulatory Summary	00,00,00			
G.2.1.1	UCITS Compliance (Y/N)	Y			
G.2.1.2	CRR Compliance (Y/N)	Ÿ			
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	Cover Pool Size	10.048.15			
G.3.1.2	Outstanding Covered Bonds	9,095,00			
	2. Over-collateralisation (OC)	Legal	Actual	Minimum Committed	Purpose
G.3.2.1	OC(%)	2%	9.74	ND1	ND1
	3. Cover Pool Composition	Nominal (mn)		% Cover Pool	
G.3.3.1	Mortgages	10,044.56		99.96%	
G.3.3.2	Public Sector	0.00		0.00%	
G.3.3.3	Shipping	0.00			
G.3.3.4	Substitute Assets	0.00		0.00%	
G.3.3.5	Other	3.58		0.04%	
G.3.3.6	Total	10.048.15		100%	
	4. Cover Pool Amortisation Profile	Contractual (mn)	Expected Upon Prepayments (mn)	% Total Contractual	% Total Expected Upon Prepayment
G.3.4.1	Weighted Average life (in years)	5.99	ND3		
	By buckets:				
G.3.4.2	0-1Y	1,376.30	ND3	13.70%	
G.3.4.2	1-2Y	1,075.82	ND3	10.71%	
G.3.4.4	2-3Y	976.61	ND3	9.72%	
G.3.4.5	2-31 3-4Y	881.25	ND3	8.77%	
G.3.4.6	4-5Y	792.25	ND3	7.88%	
G.3.4.6	5-10Y	2,808.53	ND3	27.95%	
G.3.4.7			ND3	21.27%	
	10+Y	2,137.05			01/
G.3.4.9	Total	10,047.80	0	100%	0%

	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)	4.23	5.21		
G.3.5.2	By buckets:				
G.3.5.3	0-1Y	1,360.00	10.00	14.95%	0.11%
G.3.5.4	1-2Y	1,100.00	1,350.00	12.09%	14.84%
G.3.5.5	2-3Y	1,000.00	1,100.00	11.00%	12.09%
G.3.5.6	3-4Y	1,270.00	1,000.00	13.96%	11.00%
G.3.5.7	4-5Y	1,000.00	1,270.00	11.00%	13.96%
G.3.5.8	5-10Y	3,365.00	4,365.00	37.00%	47.99%
G.3.5.9	10+Y	0.00	0.00	0.00%	0.00%
G.3.5.10	To	tal 9,095.00	9,095.00	100%	100%
	6. Covered Assets - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.6.1	EUR	0.00	0.00		
G.3.6.2	USD	0.00	0.00		
G.3.6.3	GBP	0.00	0.00		
G.3.6.4	NOK	0.00	0.00		
G.3.6.5	CHF	0.00	0.00		
G.3.6.6	AUD	0.00	0.00		
G.3.6.7	CAD	0.00	0.00		
G.3.6.8	BRL	0.00	0.00		
G.3.6.9	CZK	0.00	0.00		
G.3.6.10	DKK	0.00	0.00		
G.3.6.11	HKD	0.00	0.00		
G.3.6.12	KBW	0.00	0.00		
G.3.6.13	SEK	0.00	0.00		
G.3.6.13 G.3.6.14	SGD	0.00	0.00		
G.3.6.15	Other	0.00	0.00		
G.3.6.16		0.00 ital 0.00	0.00	0%	0%
G.3.6.16	7. Covered Bonds - Currency	Nominal [before hedging] (mn)	Nominal [after hedging] (mn)	% Total [before]	% Total [after]
G.3.7.1	r. Loverea Bonas - Lamency EUR	9,095.00	9,095.00	100.00%	∕. Total [arter]
	USD		0.00	0.00%	
G.3.7.2	GBP	0.00			
G.3.7.3		0.00	0.00	0.00%	
G.3.7.4	NOK	0.00	0.00	0.00%	
G.3.7.5	CHF	0.00	0.00	0.00%	
G.3.7.6	AUD	0.00	0.00	0.00%	
G.3.7.7	CAD	0.00	0.00	0.00%	
G.3.7.8	BRL	0.00	0.00	0.00%	
G.3.7.9	CZK	0.00	0.00	0.00%	
G.3.7.10	DKK	0.00	0.00	0.00%	
G.3.7.11	HKD	0.00	0.00	0.00%	
G.3.7.12	KRW	0.00	0.00	0.00%	
G.3.7.13	SEK	0.00	0.00	0.00%	
G.3.7.14	SGD	0.00	0.00	0.00%	
G.3.7.15	Other	0.00	0.00	0.00%	
G.3.7.16		stal 9,095.00	0.00	100%	0%
	8. Covered Bonds - Breakdown by interest rate	Nominal (mn)		% Covered Bonds	
G.3.8.1	Fixed coupon	8,895.00		98%	
0.0.0.1	El .:	200.00		2%	
G.3.8.2	Floating coupon				
	Other	0.00 tal 9,095,00		0% 100%	



2201	S. Substitute Assets - Type	Nominal (mn)		% Substitute Assets	
G.3.9.1	Cash	0.00			
G.3.9.2	Exposures to/guaranteed by governments or quasi	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		7 Cabbillate Hibberts	
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.3.10.12	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%	
	II. Liquid Assets	Nominal (mn)		% Cover Pool	% Covered Bonds
G.3.11.1	Substitute and other marketable assets	10,048.15		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	10,048.15		100%	100%
	12. Bond List				
G.3.12.1		https://www.coveredbondlabel.com/issueri			
GI.O.12.1	13. Derivatives & Swaps	Traps II was covered bolid about the same			
0.0404		0.010.04			
G.3.13.1	Derivatives in the cover pool [notional] (mn)	8,310.24			
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	Row	Row		
	(CRR) 129(7)	KOW	NOW		
G.4.1.1	was that, at the time of its invance and have don transparency data mode publicly expanses in the formal covered bands are eligible to preferential treatment under [f] Value of the cover pood outstanding covered bonds:	mailable by the issues, these converd hands would retir r Regulation (EU) 641/2012 is ultimately amatter to be 38	ly the eligibility criteria for Article 129(7) of the Capital Requirem		
G.4.1.1 G.4.1.2	vorthet, et the time of its invenee not have been trouperency determine publicly, expanses in the formal covered bands are eligible to preferential treatment under [i] Value of the cover pool outstanding covered bonds:	weilekleky the issuer, there cover ekonde would ester r Regulation (EU) 6482612 is ultimately a matter to ke 33 33	ly the eligibility criterio for Article 128(7) of the Capital Required determined by a relevant invertor institution and its relevant rup		
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	Reporting in Domestic Currency	EUR			
	CONTENT OF TAB B1				
	7. Martagge Arretr				
	7.A Residential Cover Paul				
	7.B Commercial Cover Paul				
Field					
Field Jumber	7. Mortgage Assets				
	1. Property Type Information	Huminel (mn)		% Total Mortgages	
M.7.1.1	Rosidential	10,044.56		100.00%	
M.7.1.2 M.7.1.3	Commorcial Othor	0.00		0.00× 0.00×	
M.7.1.4	Other Total	10,044.56		100%	
11.1.1.4	2. General Information	Residential Lugar	Commercial Lucar	Tutal Murtgages	
M.7.2.1	Number of martgage laans	203056	0	203056	
	3. Concentration Birks	× Residential Luans	Z Commercial Lucar	% Total Mortgages	
M.7.3.1	10 largest exp a sures	0.10	0.00	0.10	
	4. Brookdaws by Gongraphy	Z Residential Lucas	z Commercial Lucar	Z Tutal Murtgages	
M.7.4.1 M.7.4.2	<u>European Union</u> Awtria	100	<u> 0</u>	100	
M.7.4.3	Autria Bolgium				
M.7.4.4	Bulgaria				
M.7.4.5	Creatia				
M.7.4.6	Cyprur				
M.7.4.7	Czoch Ropublic				
M.7.4.8	Donmark				
M.7.4.9	Ertonia				
M.7.4.10	Finland	100		100	
M.7.4.11	France				
M.7.4.12	Germany				
M.7.4.13 M.7.4.14	Grooco Nothorlandr				
M.7.4.15	Methorlandr Hungary				
M.7.4.16	Iroland				
M.7.4.17	Italy				
M.7.4.18	Latvia				
M.7.4.19	Lithuania				
M.7.4.20	Luxombaurq				
M.7.4.21	Malta				
M.7.4.22	Paland				
M.7.4.23	Portugal				
M.7.4.24	Romania				
M.7.4.25 M.7.4.26	Slovakia Slovania				
M.7.4.27	Spain				
M.7.4.28	Sueden				
M.7.4.29	United Kingdom				
M.7.4.30	European Economic Area (not member of EU)	Q	9	Q	
M.7.4.31	Icoland				
M.7.4.32	Liochtonrtoin				
M.7.4.33	Norway				
M.7.4.34	Other	9	<u>0</u>	9	
4.7.4.35	Suitzorland Australia				
M.7.4.36 M.7.4.37	Aurtralia Brazil				
M.7.4.31 M.7.4.38	Brazil Canada				
M.7.4.39	Japan				+
M.7.4.40	Karea				
M.7.4.41	Nou Zoaland				
M.7.4.42	Singapore				
M.7.4.43	US				
M.7.4.44	Other				



	5. Breakdown by domestic regions	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.5.1	Aland Islands	0.16		0.16	
M.7.5.2	Central Finland	5.31		5.31	
M.7.5.3	Central Ostrobothnia	1.14		1.14	
M.7.5.4	Etela-Savo	2.30		2.30	
M.7.5.5	lta-Uusimaa	2.27		2.27	
M.7.5.6	Kainuu	0.70		0.70	
M.7.5.7	Kanta-Hame	5.21		5.21	
M.7.5.8	Kymenlaakso	3.04		3.04	
M.7.5.9	Lapland	1.48		1.48	
M.7.5.10	North Karelia	2.61		2.61	
M.7.5.11	North Ostrobothnia	8.85		8.85	
M.7.5.12	Ostrobothnia	1.91		1.91	
M.7.5.13	Paijat-Hame	3.39		3.39	
M.7.5.14	Pirkanmaa	9.78		9.78	
M.7.5.15	Pohjois-Savo	4.95		4.95	
M.7.5.16	Satakunta	3.87		3.87	
M.7.5.17	South Karelia	2.66		2.66	
M.7.5.18	South Ostrobothnia	2.35		2.35	
M.7.5.19	Uusimaa	27.53		27.53	
M.7.5.20	Varsinais-Suomi	10.50		10.50	
	6. Breakdown by Interest Rate	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.6.1	Fixed rate	1.13		1.13	
M.7.6.2	Floatingrate	98.87		98.87	
M.7.6.3	Other				
	7. Breakdown by Repayment Type	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.7.1	Bullet / interest only			2 2	
M.7.7.2	Amortising	100.00		100.00	
M.7.7.3	Other				
	8. Loan Seasoning	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.8.1	Up to 12months	5.30		5.30	
M.7.8.2	≥ 12 -≤ 24 months	8.97		8.97	
M.7.8.3	≥ 24 -≤ 36 months	10.23		10.23	
M.7.8.4	≥36-≤60 months	23.32		23.32	
M.7.8.5	≥ 60 months	52.18		52.18	
	3. Non-Performing Loans (NPLs)	% Residential Loans	% Commercial Loans	% Total Mortgages	
M.7.9.1	% NPLs	0.00		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 Ioan size (000s)	49.47			
	By buckets (mn):				
M.7A.10.2	0 - 0,025000	1,008.82	80784	10.04%	39.78%
M.7A.10.3	0,025001-0,050000	1,752.49	48068	17.45%	23.67%
M.7A.10.4	0,050001 - 0,100000	3,395.82	47807	33.81%	23.54%
M.7A.10.5	0,100001 - 0,150000	2,120.35	17572	21.11%	8.65%
M.7A.10.6	0,150001 - 0,200 000	983.97	5764	9.80%	2.84%
M.7A.10.7	0,200001-0,250000	432.65	1962	4.31%	0.97%
M.7A.10.8	0,250001-0,300000	168.70	622	1.68%	0.31%
M.7A.10.9	0,300001-	181.76	477	1.81%	0.23%
M.7A.10.26	Total	10,044.56	203056	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 (%)	50.33			
	By LTV buckets (mn):				
M.7A.11.2	>0-<=40%	7,837.12	203056	78.02%	44.66%
M.7A.11.3	>40-<=50%	1,001.35	96060	9.97%	21.13%
M.7A.11.4	>50-<=60%	678.13	72770	6.75%	16.01%
M.7A.11.5	>60-<=70%	414.60	54269	4.13%	11.94%
M.7A.11.6	>70-<=80%	101.19	24362	1.01%	5.36%
M.7A.11.7	>80 - <= 90 %	11.12	3619	0.11%	0.80%
M.7A.11.8	>90-<=100%	0.97	453	0.01%	0.10%
M.7A.11.9	>100%	0.08	37	0.00%	0.01%
M.7A.11.10	7 100%. Total		454626	100.00%	100.00%
	2. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Residential Loans	% No. of Loans
M.7A.12.1	Weighted Average LTV (%)	44.06	Humber of Loans	7. nesidendal coalis	7. No. of Loans
PI. I M. IZ. I	weighted Average CTV (7.)	44.00			
	By LTV buckets (mn):				
M.7A.12.2	>0 - <=40 %	8,487.01	203056	84.49%	59.31%
M.7A.12.3	>40 - <=50%	858.28	69790	8.54%	20.38%
M. 7A. 12.3	>50-<=60%	454.45	40976	4.52%	20.36%
M.7A.12.5	>60 - <= 70 %	178.32	19439	1.78%	5.68%
M.7A.12.6	>70-<=80%	55.55	6812	0.55%	1.99%
M.7A.12.7	>80 - <= 90 %	9.98	2030	0.10%	0.59%
M.7A.12.8	>90 - <=100 %	0.98	285	0.01%	0.08%
M.7A.12.9	>100%	0.00	0	0.00%	0.00%
M.7A.12.10	Total		342388	100%	100%
M 74 40 4	13. Breakdown by type	% Residential Loans			
M.7A.13.1	Owner occupied	97.11			
M.7A.13.2	Second home/Holiday houses	1.23			
M.7A.13.3	Buy-to-let/Non-owner occupied	1.66			
M.7A.13.4	Other				
	14. Loan by Ranking	% Residential Loans			
M.7A.14.1	1st lien	100.00			
M.7A.14.2	Guaranteed	0.00			
M.7A.14.3	Other	0.00			

	7B Commercial Cover Pool 15. Laan Size Information	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.15.1	Average loan size (000s)	Nominal	Number of Loans	7. Commercial Loans	% No. of Loans
M. (D. 15. I	Average loan size (UUUs)				
	By buckets (mn):				
M.7B.15.2	0 - 0,100000	0	0		
M. 7B. 15.2 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 (%)				
	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%
14.10.10.10	17. Loan to Value (LTV) Information - INDEXED	Nominal	Number of Loans	% Commercial Loans	% No. of Loans
M.7B.17.1	Weighted Average LTV (%)	nomina.	Trainber of Edulis	71 Commercial Education	71 No. of Louis
	magnes magnes (v)				
	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-<=80% >60-<=70%	0	0		
		0	0		
M.7B.17.6	>70-<=80%	0	0		
M.7B.17.7	>80-<=90%	•	-		
M.7B.17.8	>90 - <=100 %	0	0		
M.7B.17.9	>100%	0	0	011	
M.7B.17.10	Total	0	0	0%	0%
M 7D 10 1	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				
	Land				
M.7B.18.8 M.7B.18.9 M.7B.18.10	Property developers / Bulding under construction Other				

