

## OPMB Cover Asset Pool Characteristics

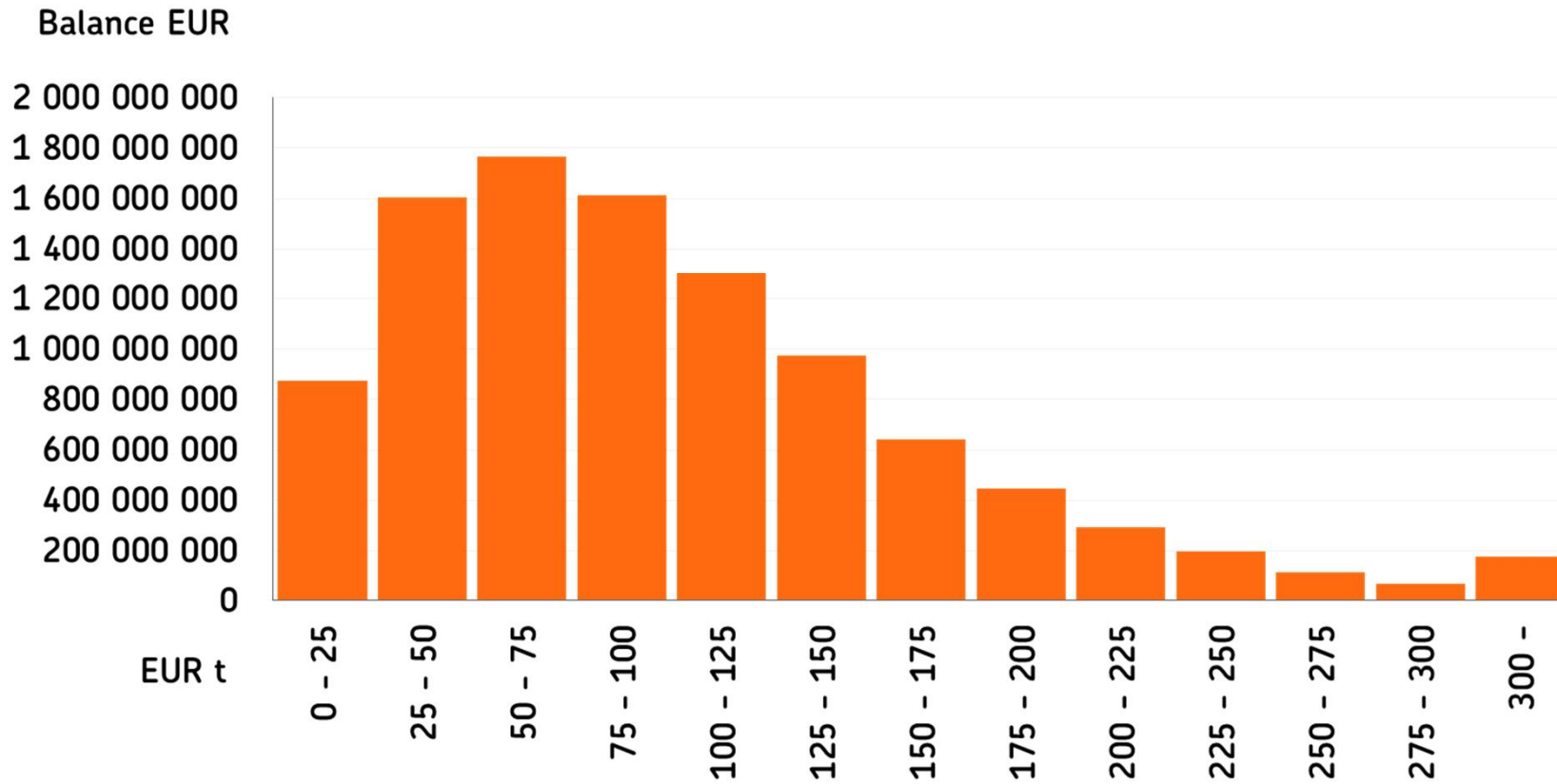
Covered bonds issued after 1 Aug. 2010,  
under the Finnish Act on Mortgage Credit Banks 680/2010

## Main Features of OP Mortgage Bank's Cover Asset Pool as of 31 December 2015

- Collateralized by Finnish mortgages
- Current balance EUR 10.05 billion
- Weighted Average indexed LTV of 49%
- Average loan size of approximately EUR 53,713
- 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 8.845 billion

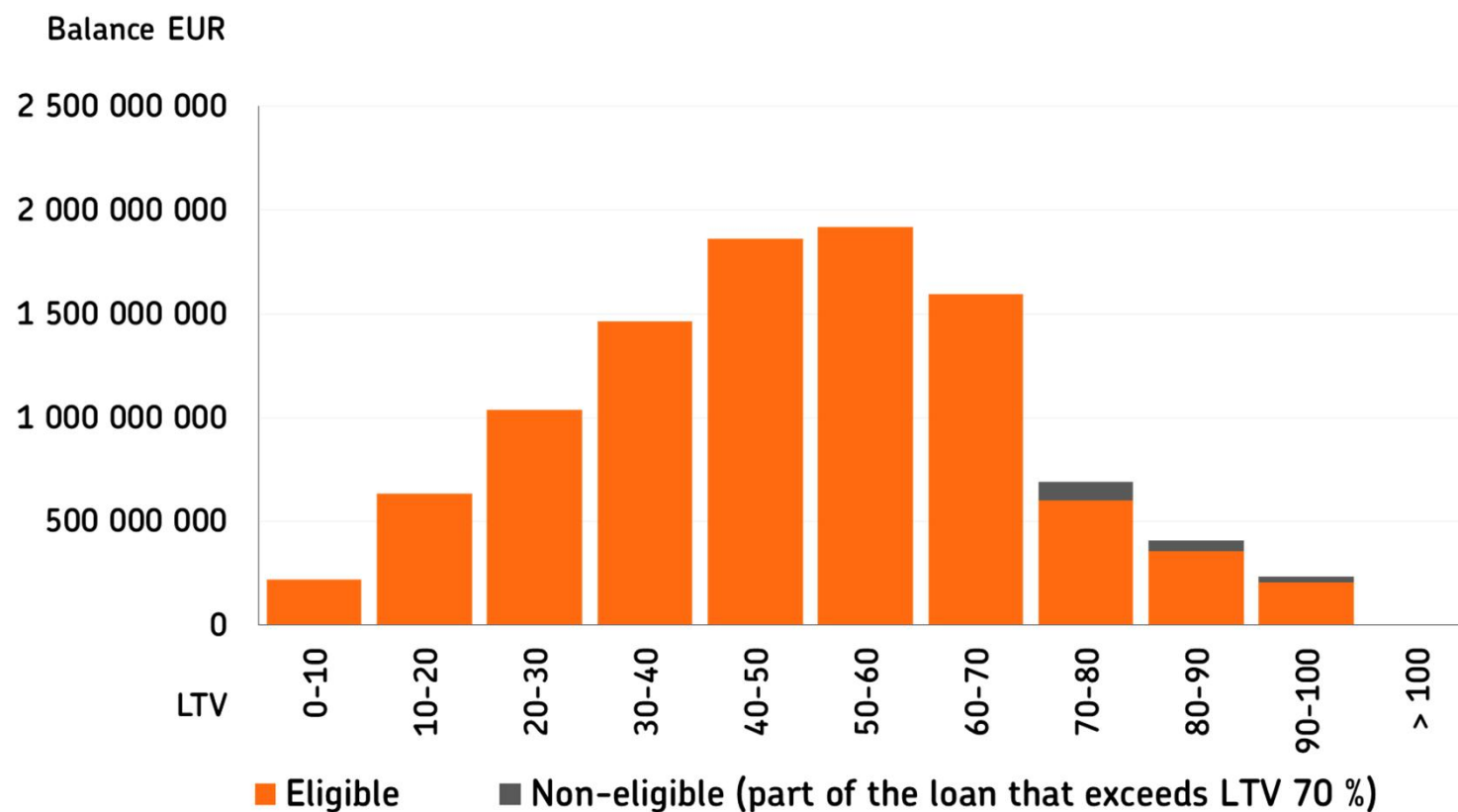
# OPMB Cover Asset Pool Characteristics

## Loans by size



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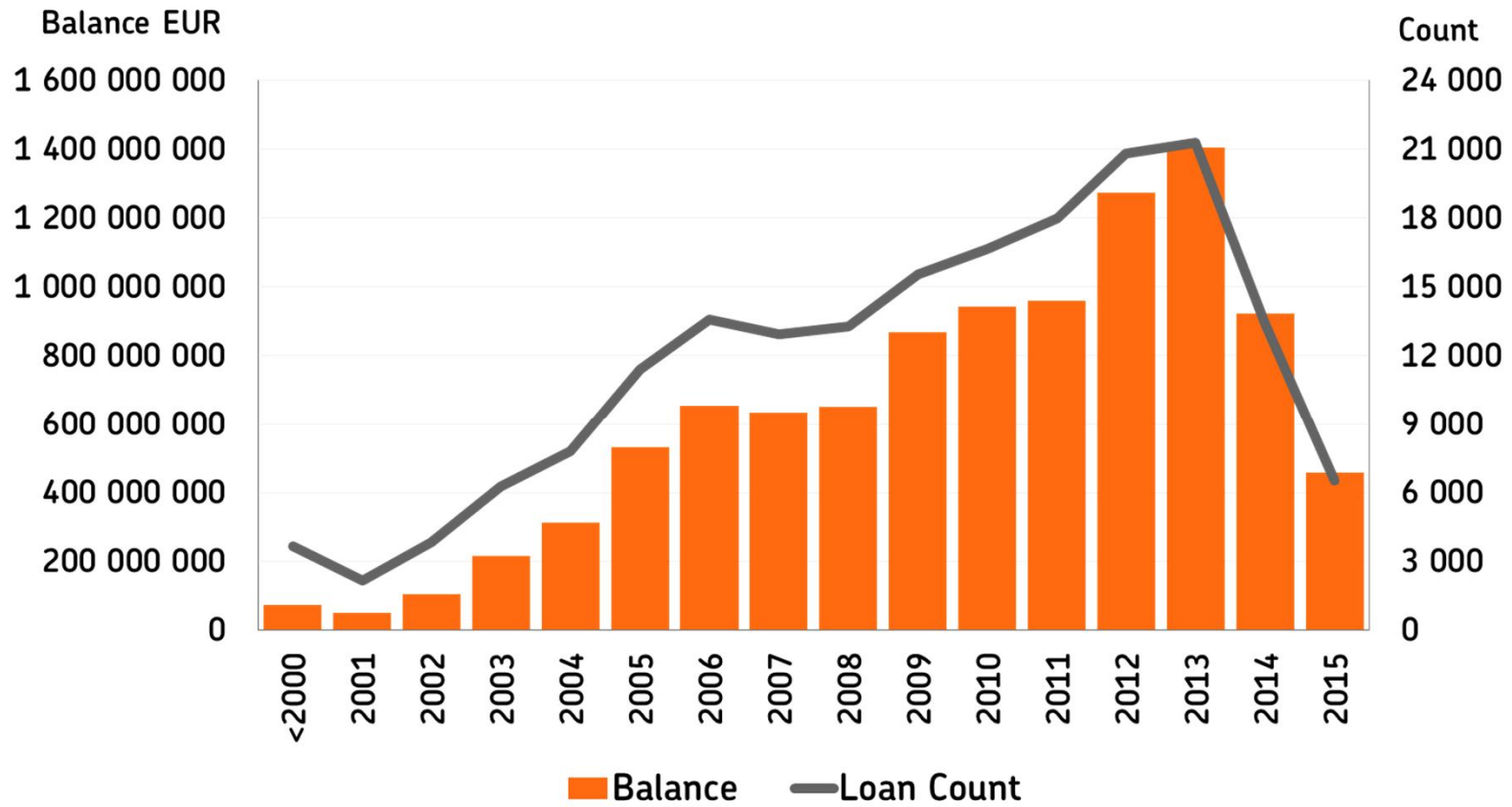
## Loans by LTV



- Total assets  
EUR 10.05 billion
- Eligible Cover Pool  
assets  
EUR 9.87 billion
- Weighted average  
indexed LTV of 49%
- Over-  
collateralisation  
13.7%

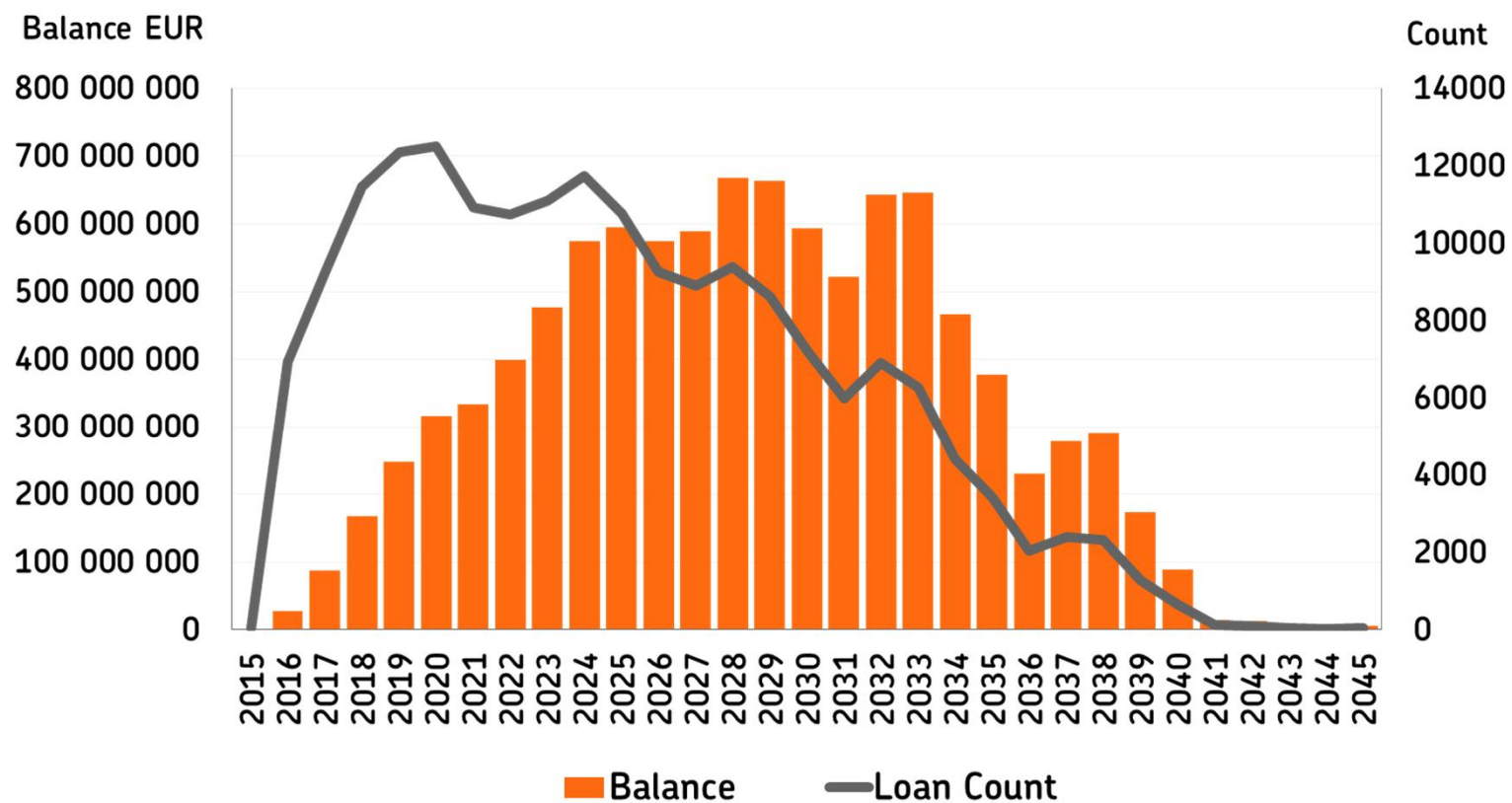
# OPMB Cover Asset Pool Characteristics

## 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

