

# OPMB Asset Pool Characteristics; Pool A

Covered bonds issued before 1 Aug. 2010,  
under the Finnish Act on Mortgage Credit Banks 1240/1999

# Main Features of OP Mortgage Bank Cover Asset Pool A as of 30 June 2014

- Collateralized by Finnish mortgages
- Current balance EUR 2.7 billion
- Weighted Average indexed LTV of 42%
- Average loan size of approximately EUR 43,595
- 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 2.25 billion

# OPMB Asset Pool A Characteristics

## Loans by size

Balance EUR

700 000 000

600 000 000

500 000 000

400 000 000

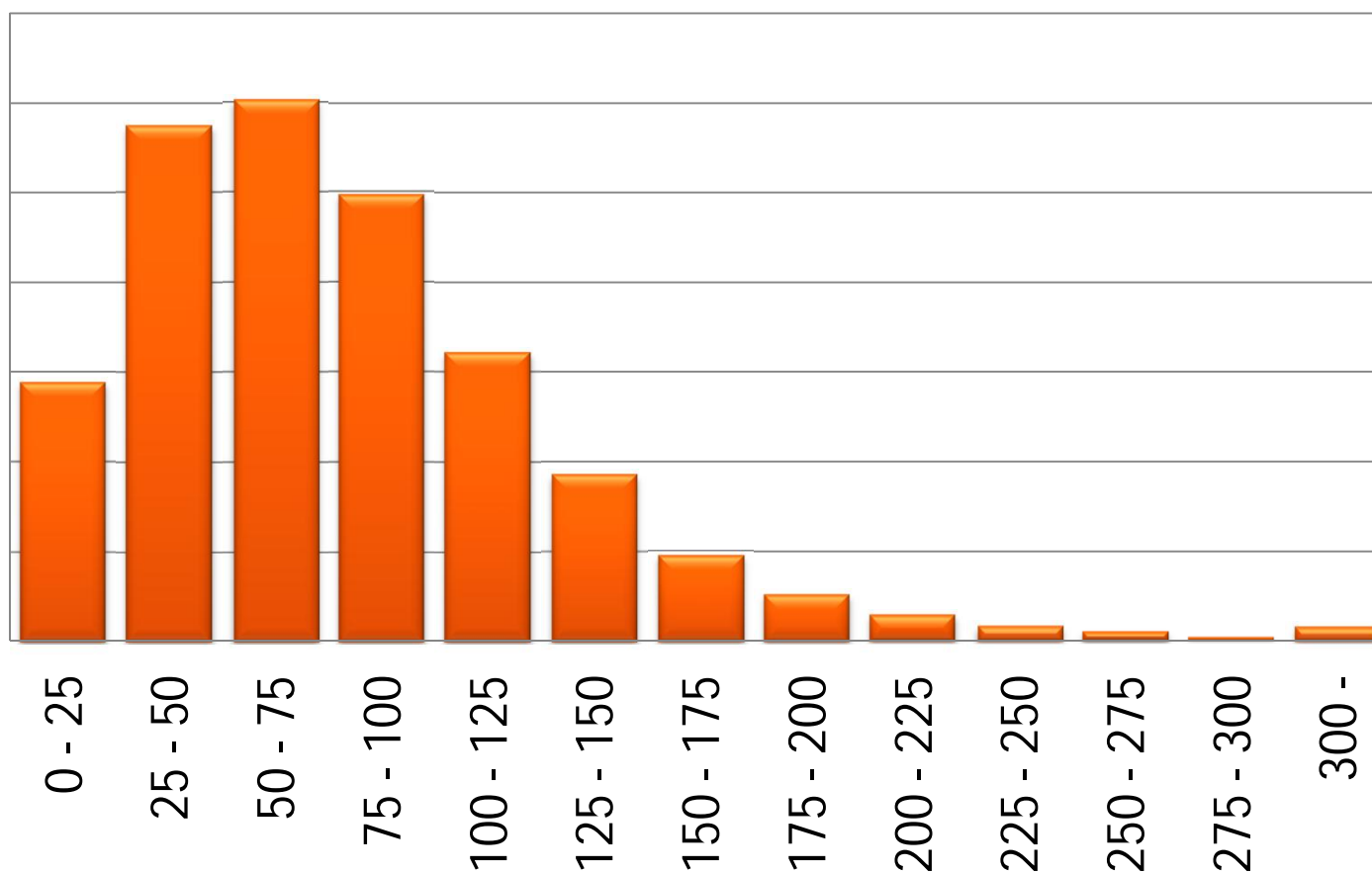
300 000 000

200 000 000

100 000 000

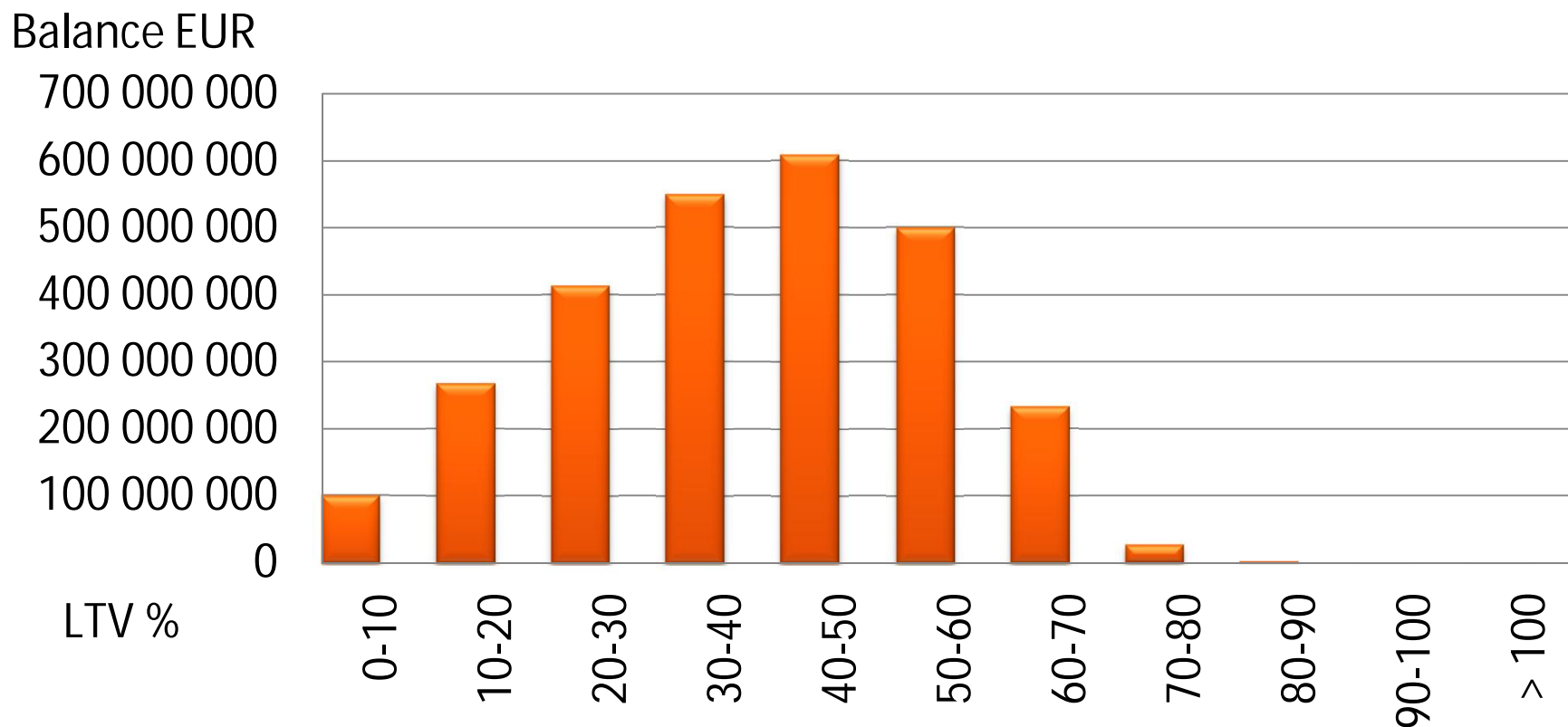
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# OPMB Asset Pool A Characteristics

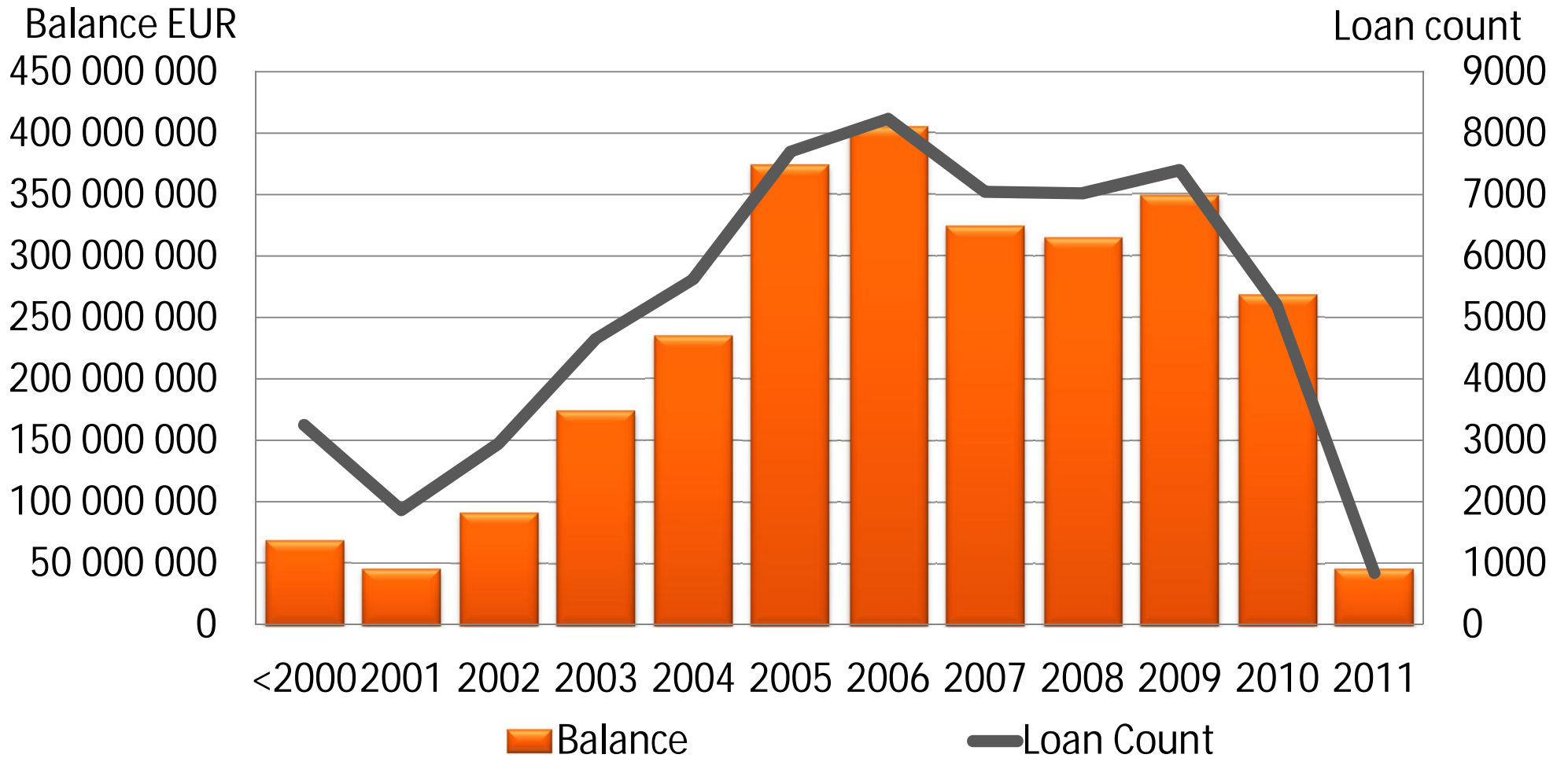
Loans by LTV



- Total assets EUR 2.7 billion
- Eligible Cover Pool assets EUR 2.7 billion
- Weighted Average indexed LTV of 42.0%
- Over collateralization 20.0%

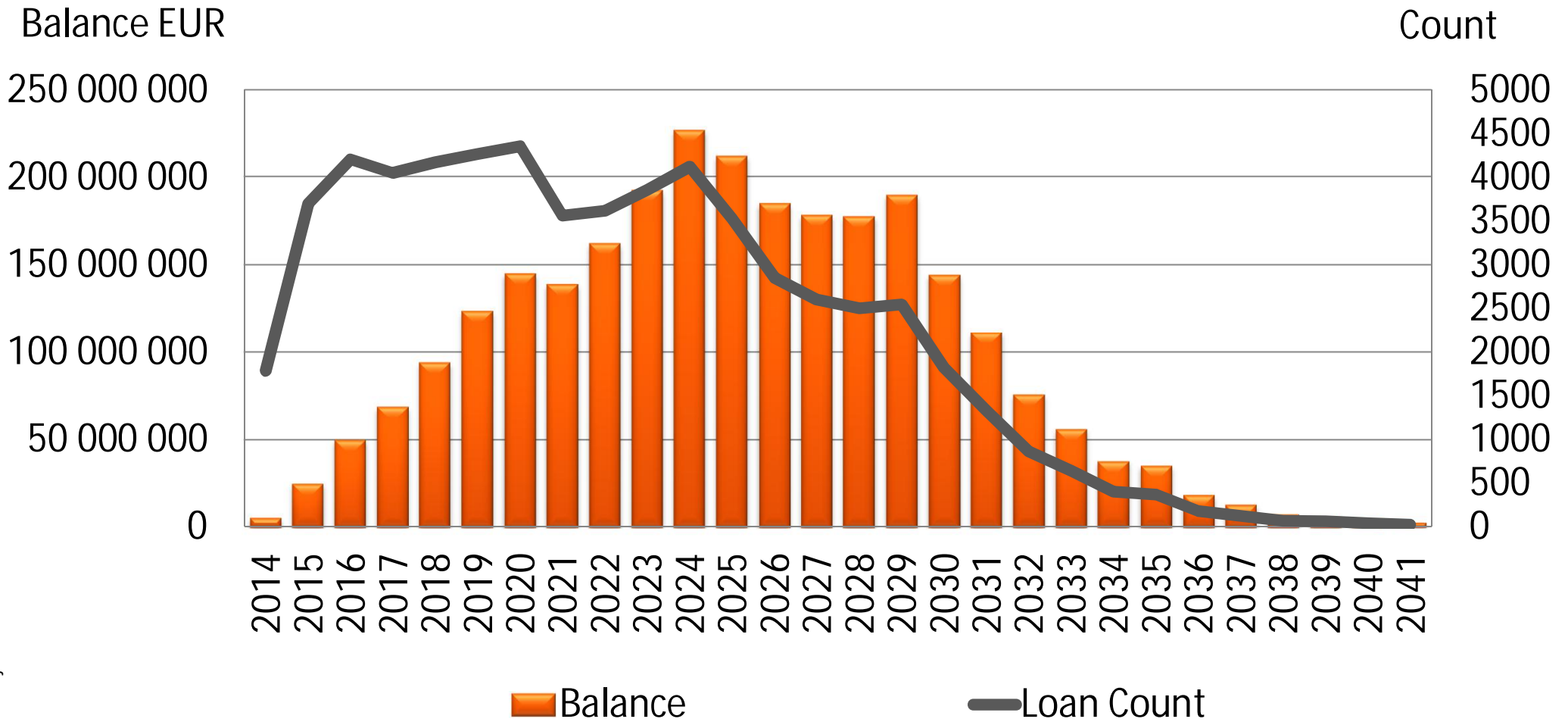
# OPMB Asset Pool A Characteristics

## Loans by origination year



# OPMB Asset Pool A Characteristics

## Loans by maturity



# OPMB Asset Pool A Characteristics

## Geographical distribution

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

