



OPMB Asset Pool Characteristics; Pool A

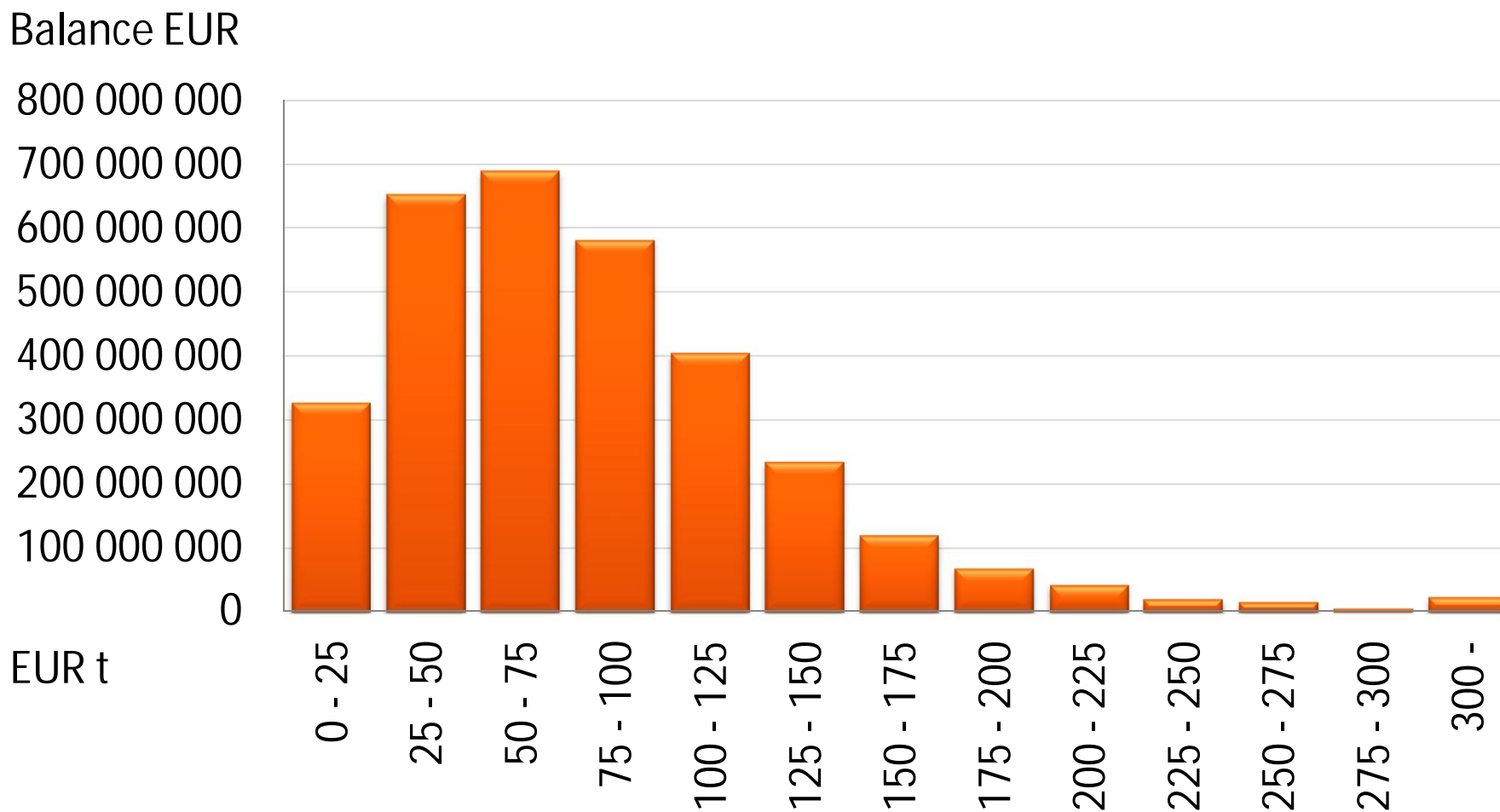
Covered bonds issued before 1 Aug. 2010,
under the Finnish Act on Mortgage Credit Banks 1240/1999

Main Features of OP Mortgage Bank Cover Asset Pool A as of 30 September 2013

- Collateralized by Finnish mortgages.
- Current balance EUR 3.2 billion.
- Weighted Average indexed LTV of 43%
- Average loan size of approximately EUR 45,000
- 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.

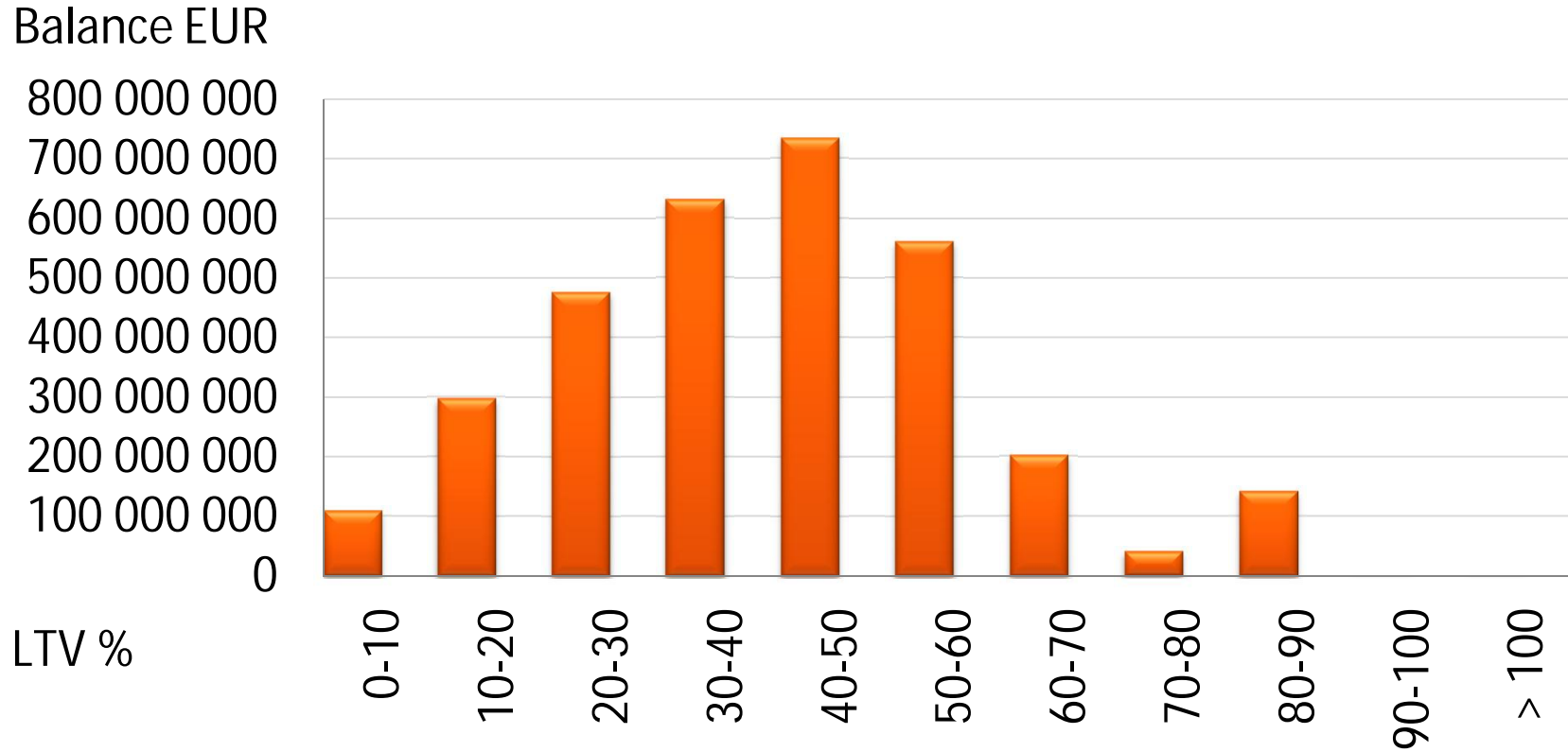
OPMB Asset Pool A Characteristics

Loans by size



OPMB Asset Pool A Characteristics

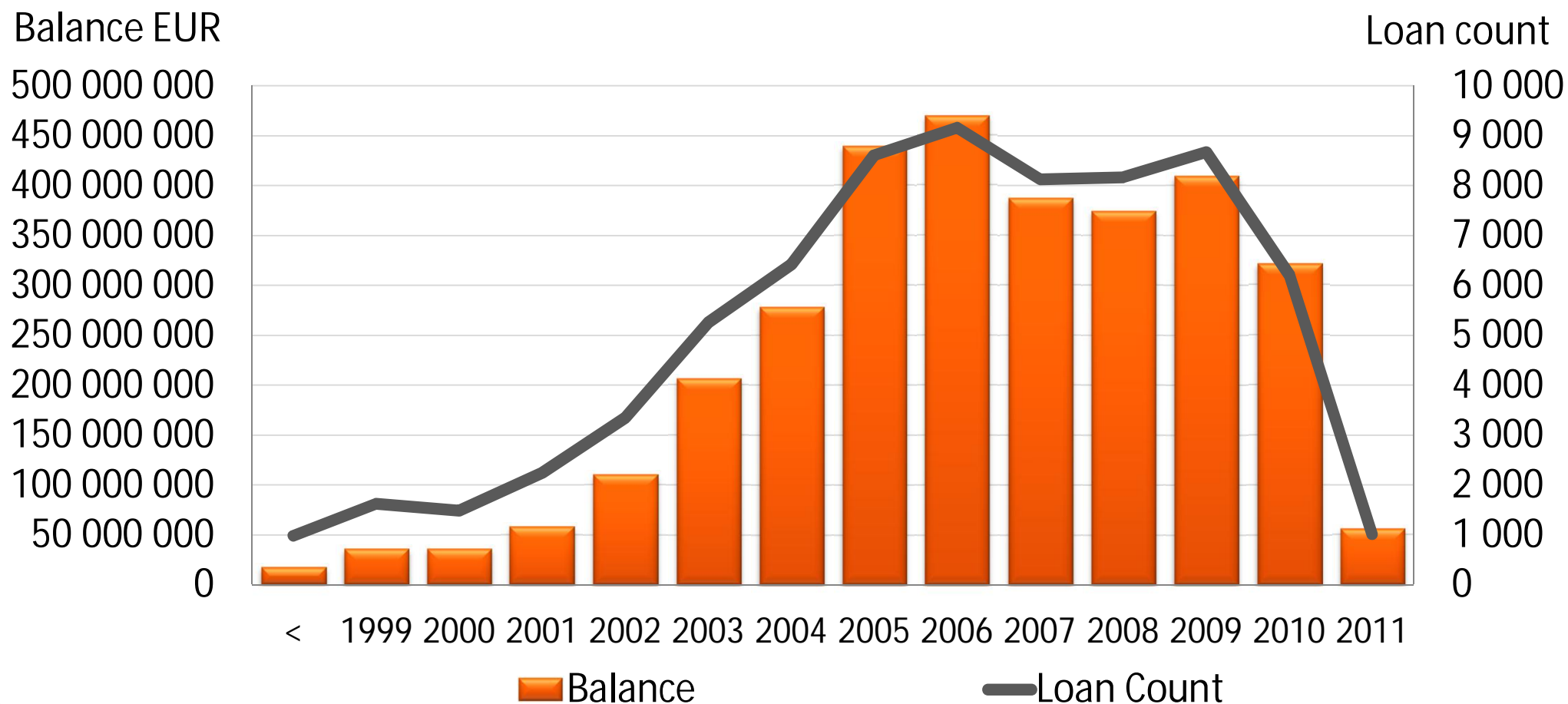
Loans by LTV



- Total assets EUR 3.2 billion
- Eligible Cover Pool assets EUR 3.2 billion
- Weighted Average indexed LTV of 43.0%
- Over-collateralisation 42.2%

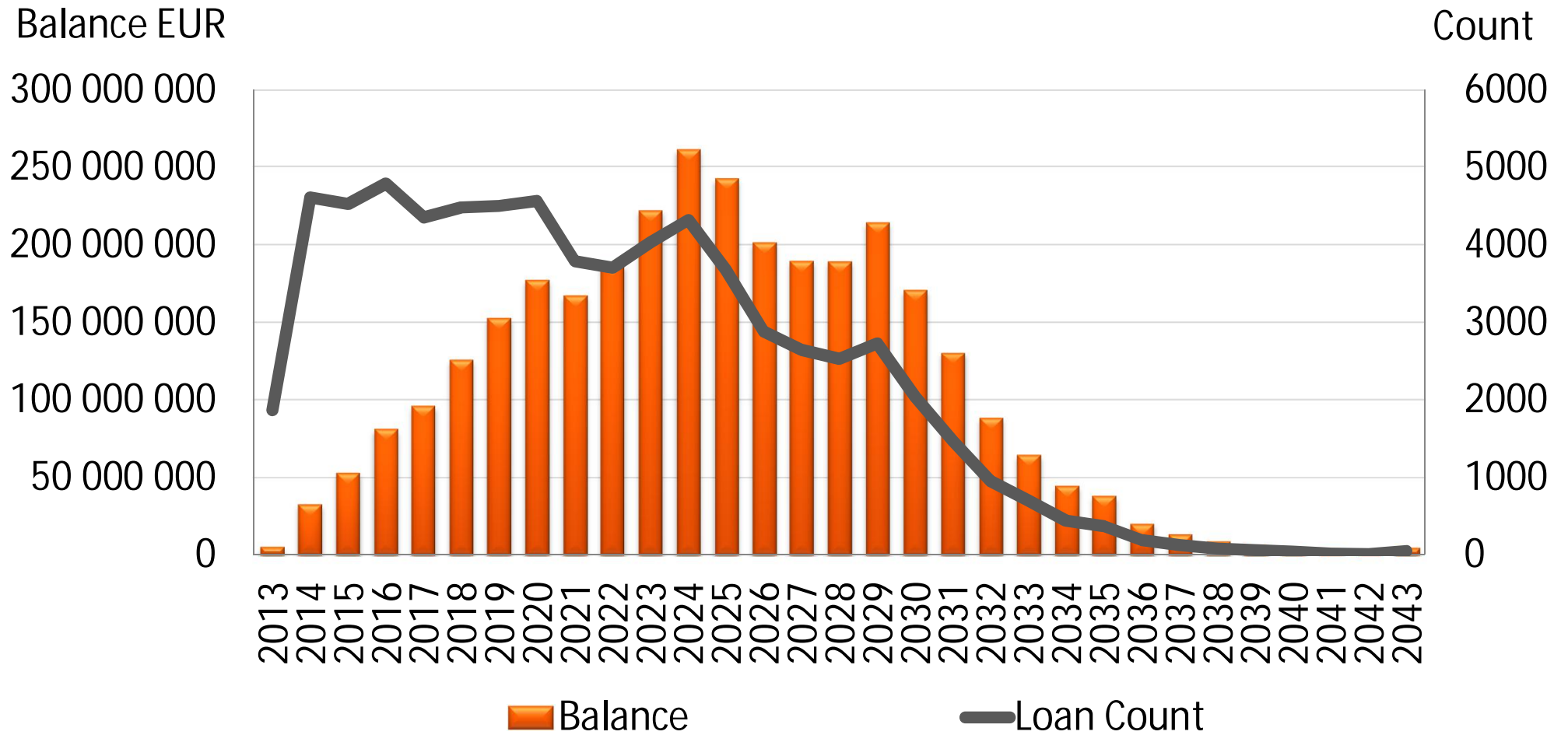
OPMB Asset Pool A Characteristics

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 |

