

# OPMB Asset Pool Characteristics; Pool A

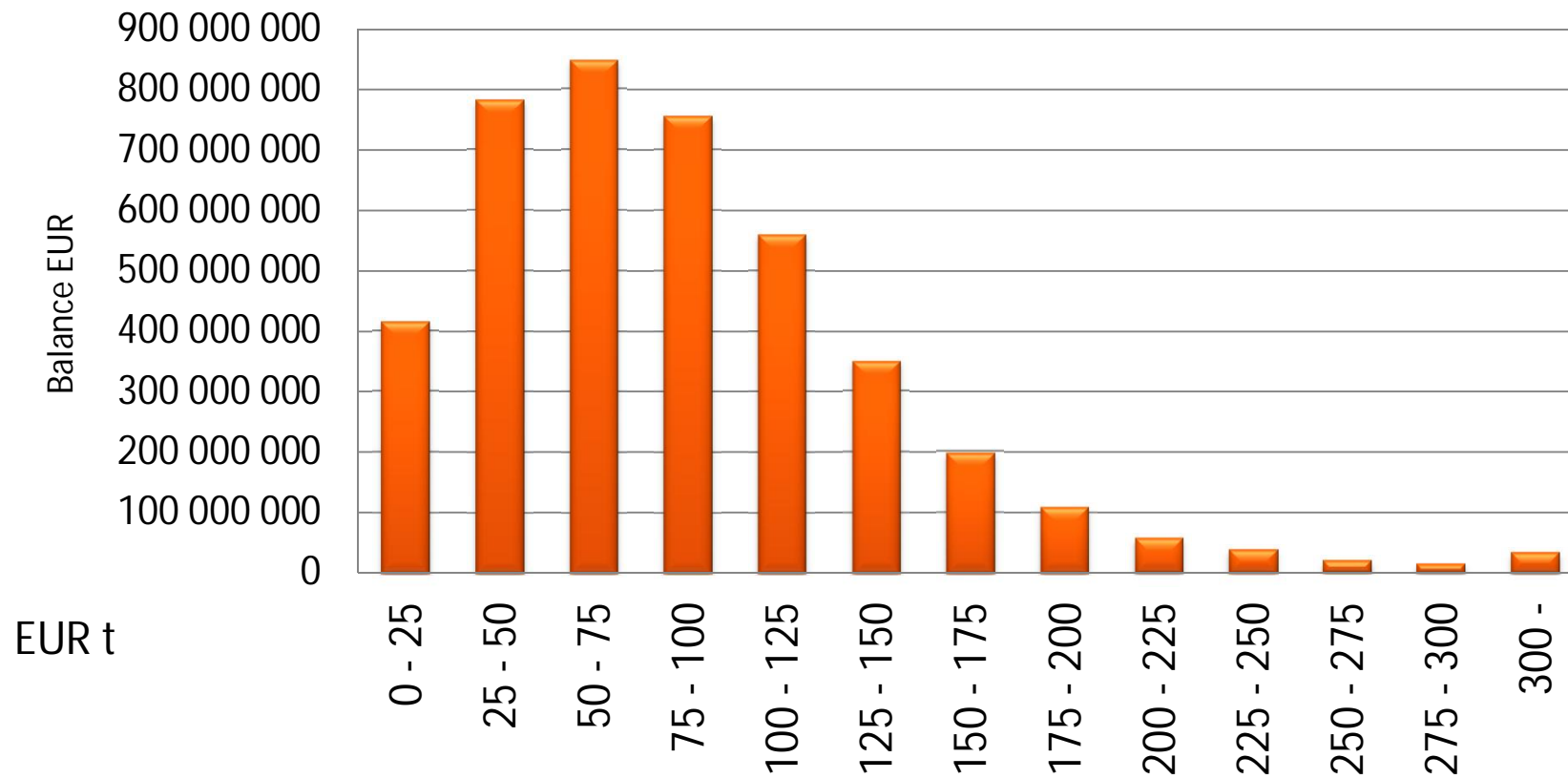
Covered bonds issued before 1 Aug. 2010,  
under the Finnish Act on Mortgage Credit Banks 1240/1999

# Main Features of OP Mortgage Bank Cover Asset Pool A as of March 2012

- Collateralised by first-ranking Finnish mortgages.
- Current balance EUR 4.2 billion
- Weighted Average indexed LTV of 45%
- Average loan size of approximately EUR 47,000
- 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 3.25 billion

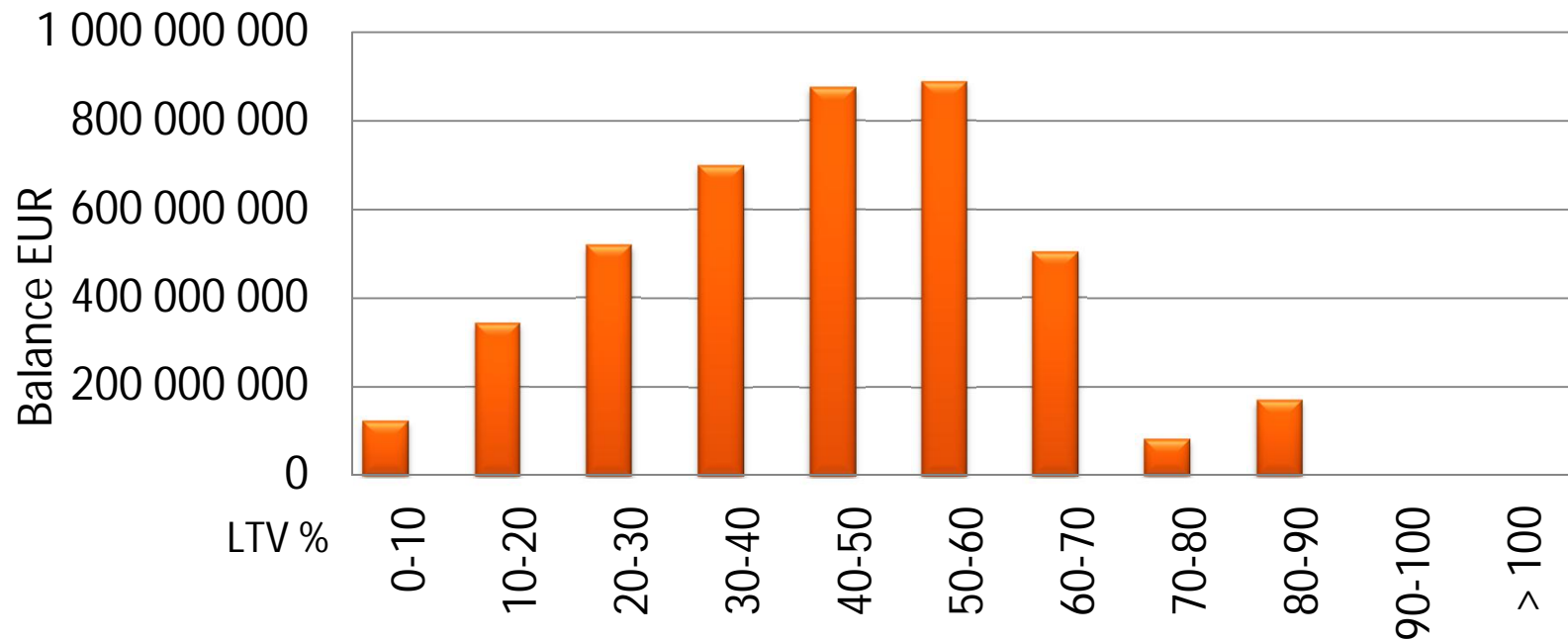
# OPMB Asset Pool A Characteristics

Loans by size



# OPMB Asset Pool A Characteristics

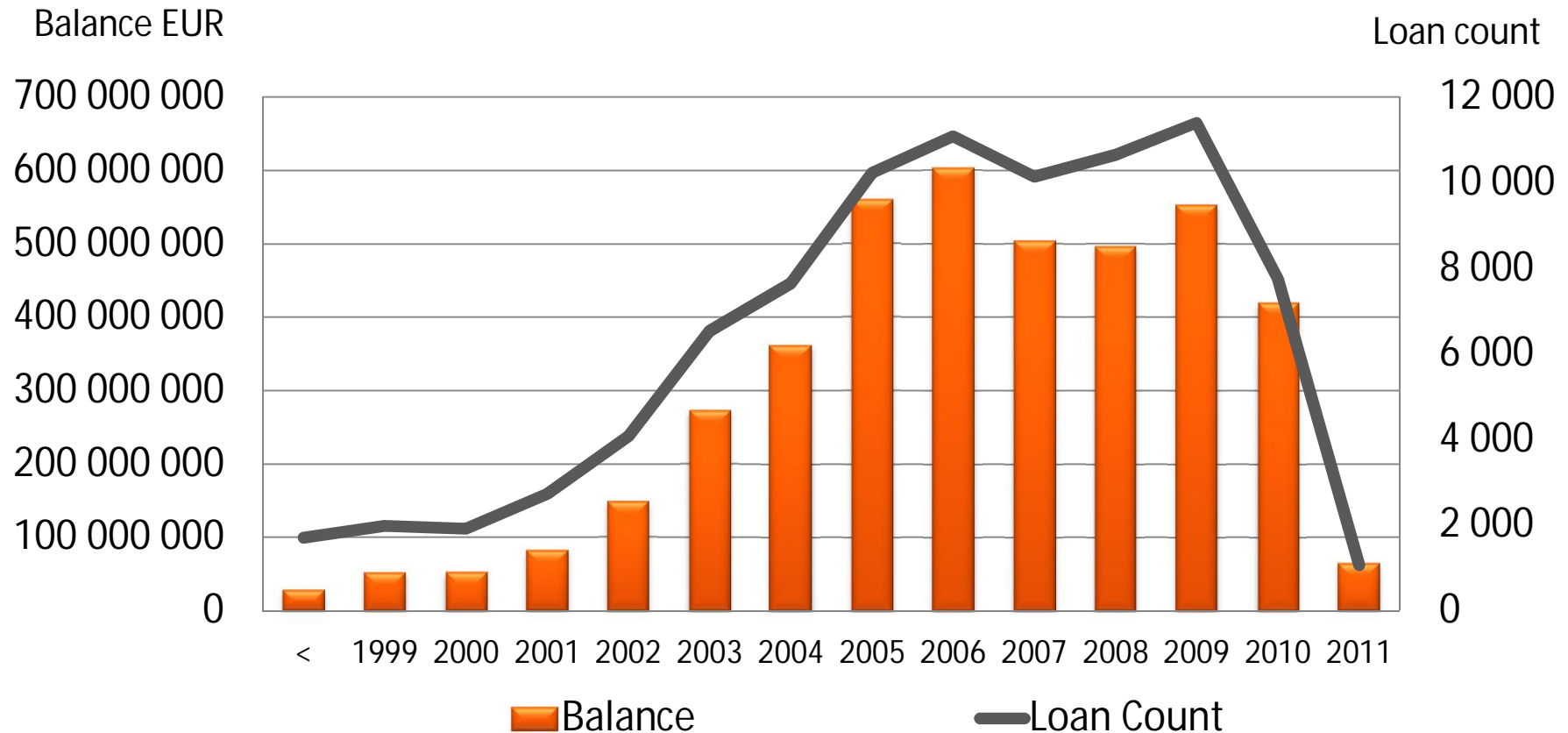
## Loans by LTV



- Total assets EUR 4.2 billion
- Eligible Cover Pool assets EUR 4.2 billion
- Weighted Average indexed LTV of 45 %
- Over collateralization 29.2 %

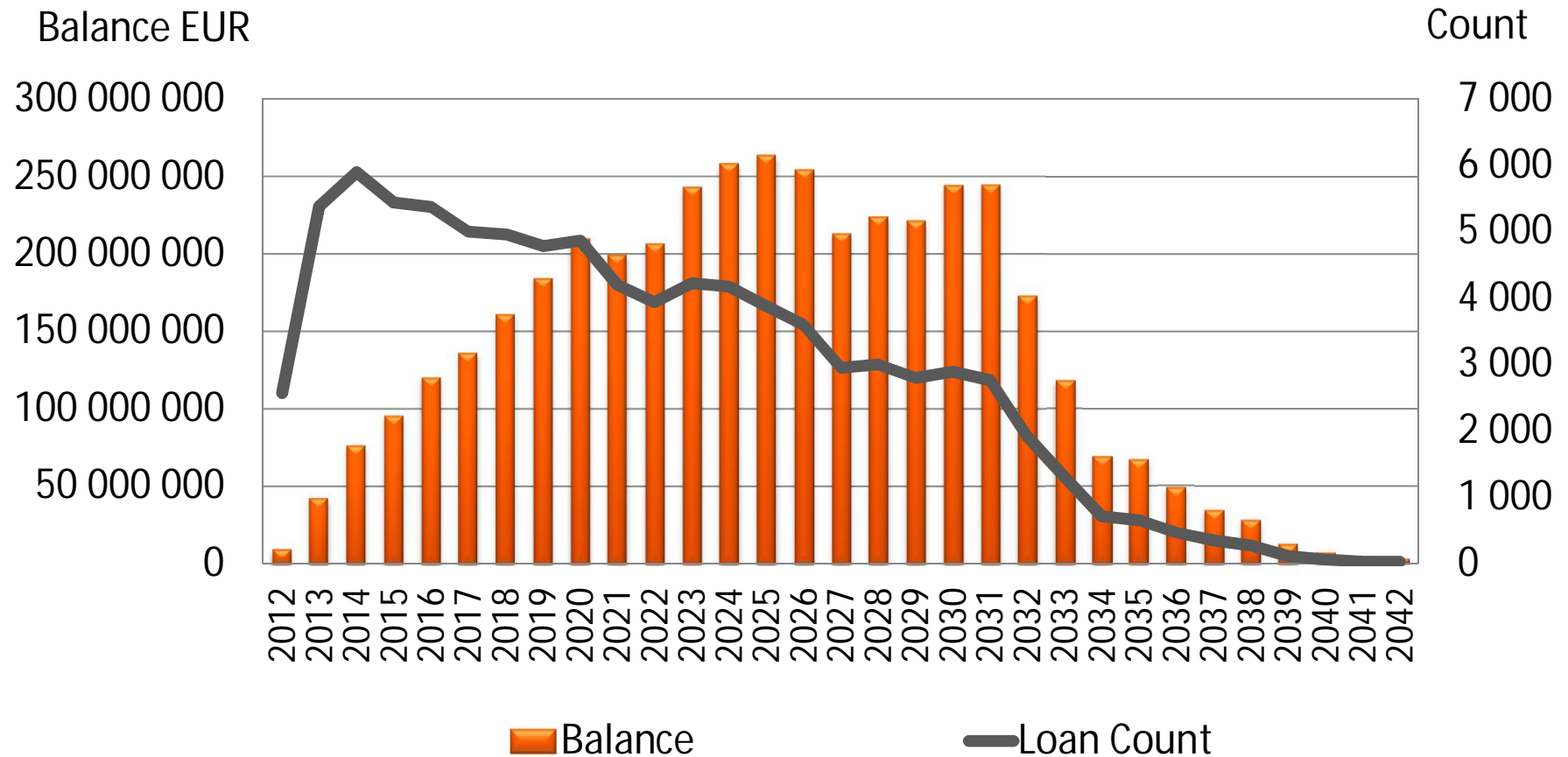
# OPMB Asset Pool A Characteristics

## Loans by origination year



# OPMB Asset Pool A Characteristics

## Loans by maturity



# OPMB Asset Pool A Characteristics

## Geographical distributions

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

