

OPMB Asset Pool Characteristics; Pool A

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

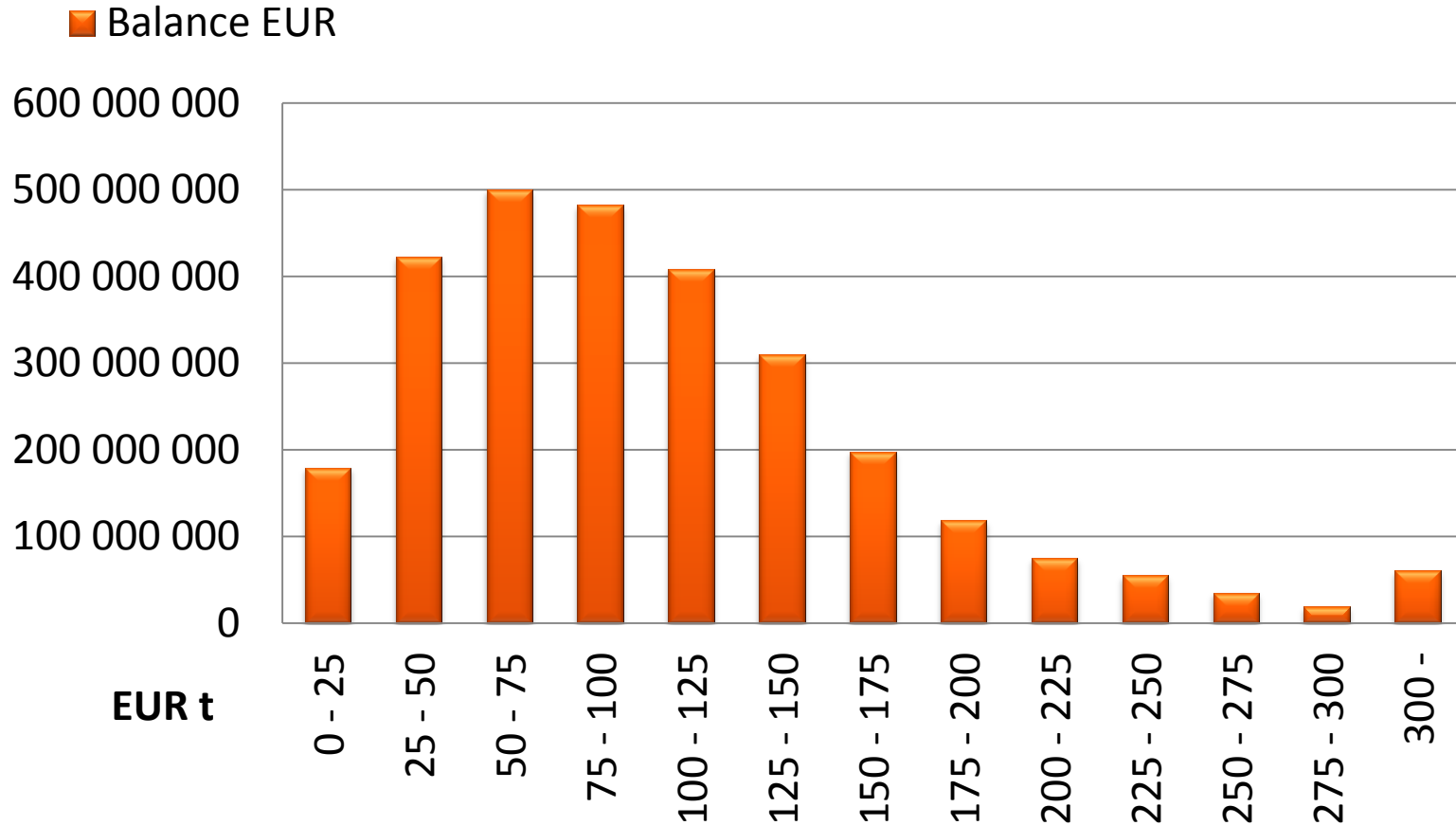


Main Features of OP Mortgage Bank Cover Asset Pool A as of December 2011

- Collateralized by first ranking Finnish mortgages.
- Current balance EUR 4.2 billion.
- Weighted Average indexed LTV of 45 %
- Average loan size of approximately EUR 48,000
- 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.

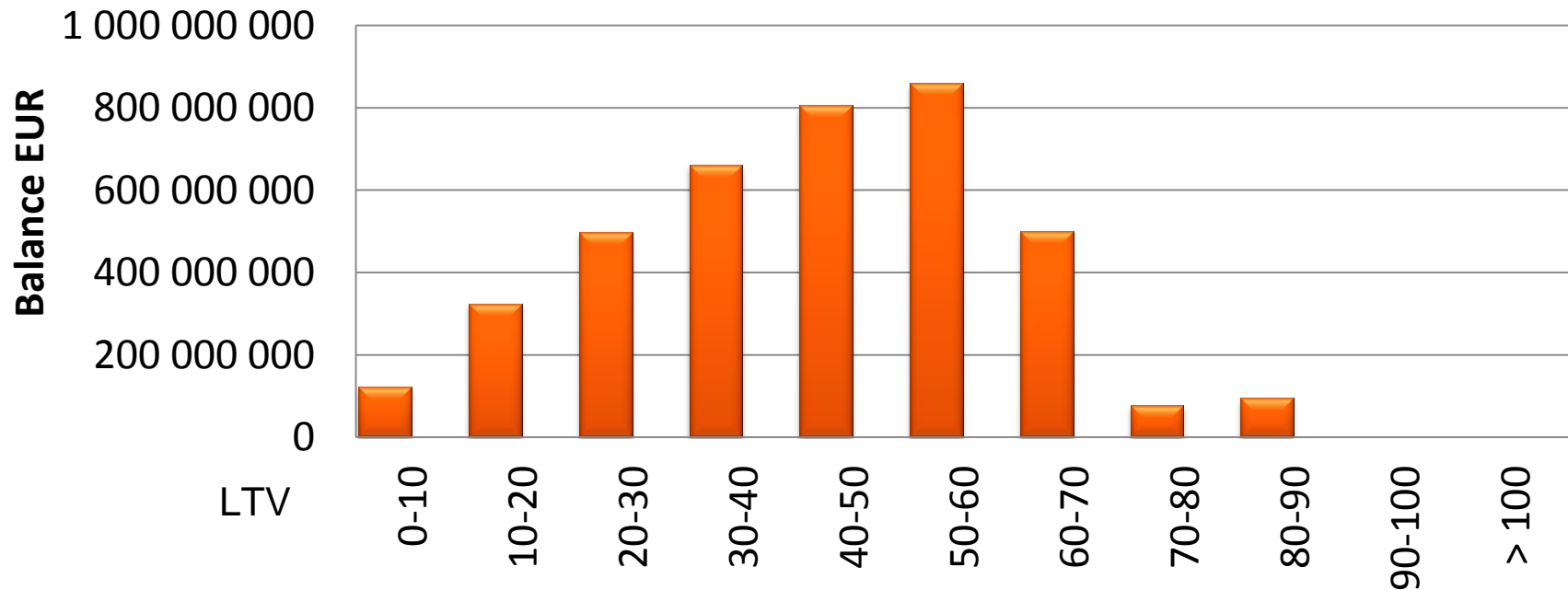
OPMB Asset Pool A Characteristics

Loans by size



OPMB Asset Pool A Characteristics

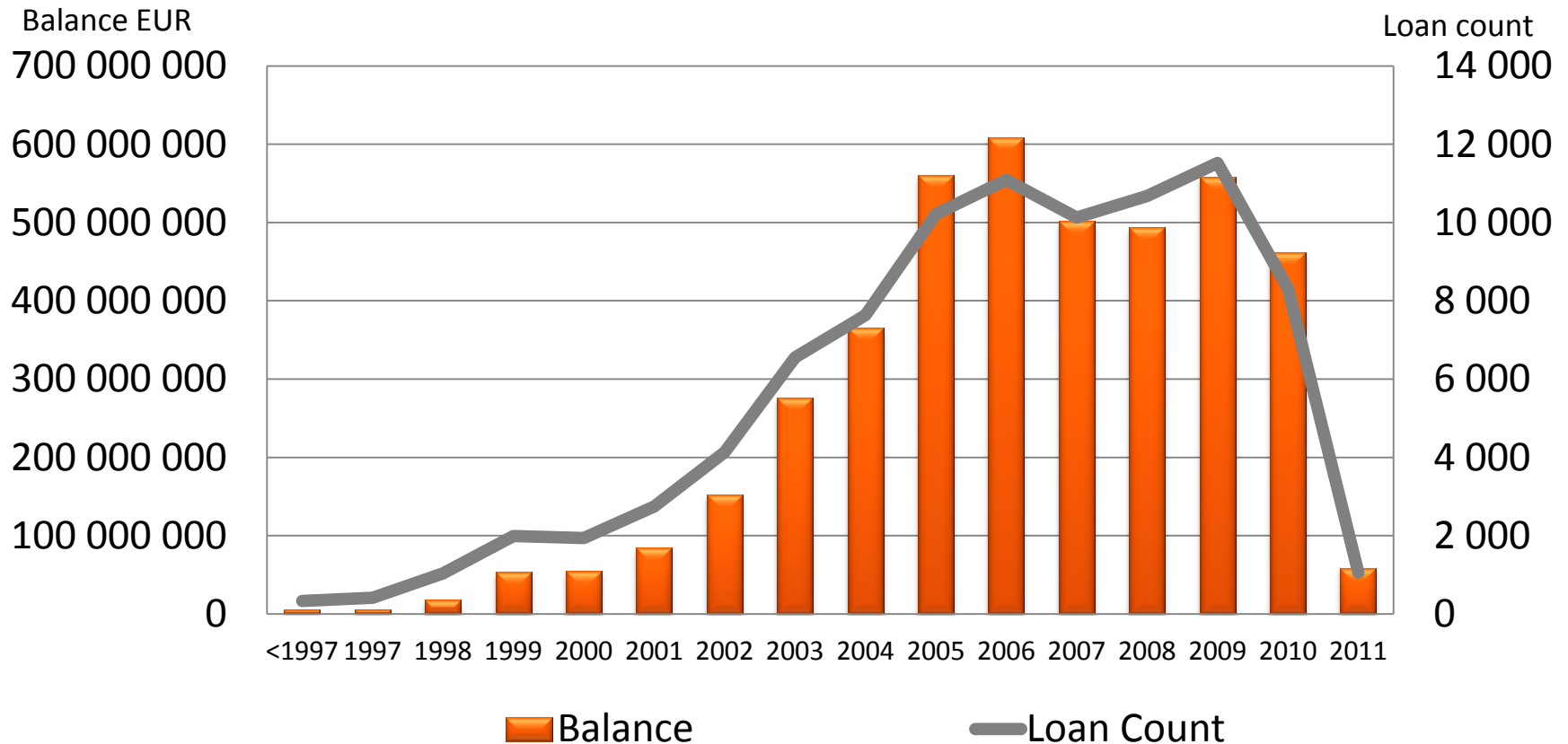
Loans by LTV



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

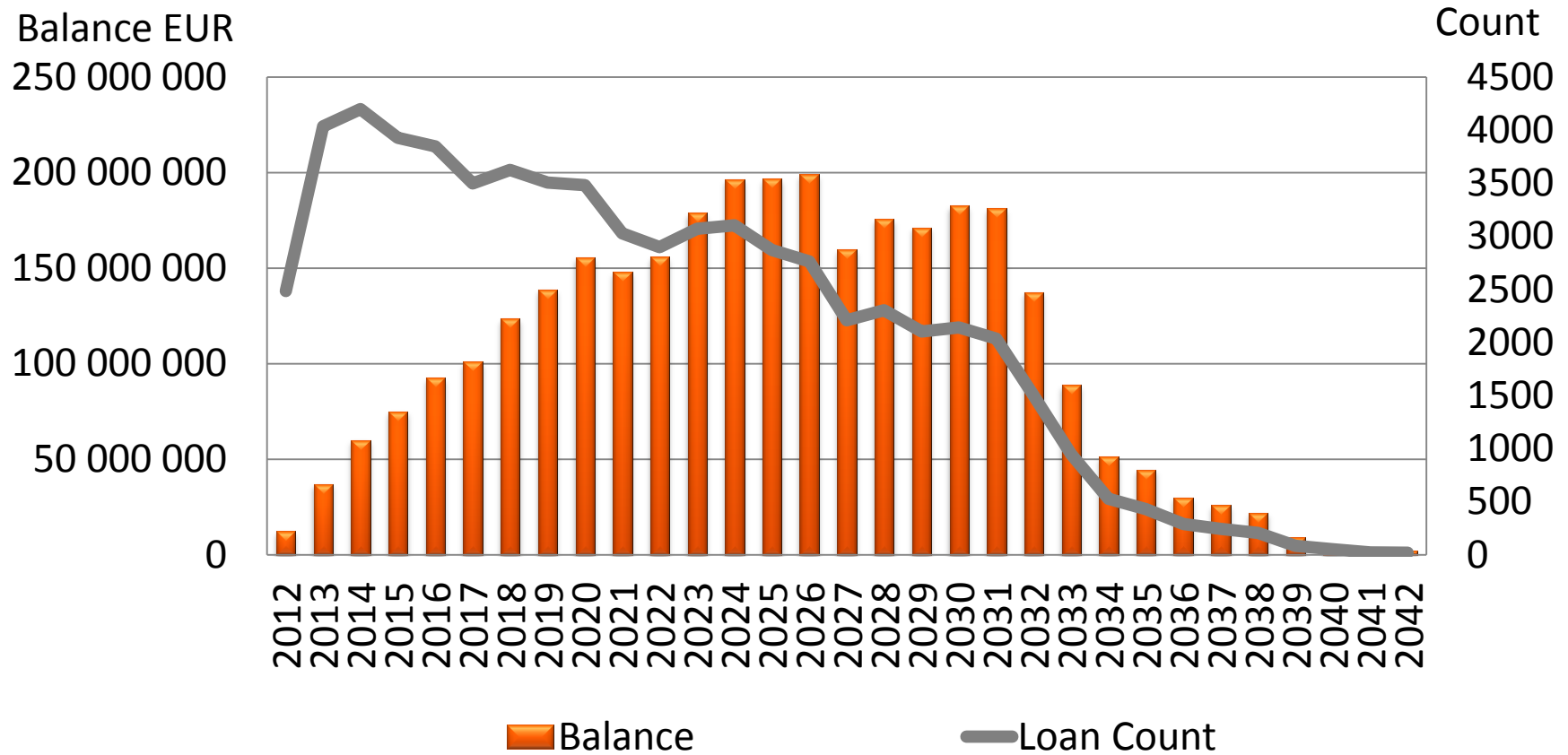
OPMB Asset Pool A Characteristics

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

