

OPMB Cover Asset Pool Characteristics

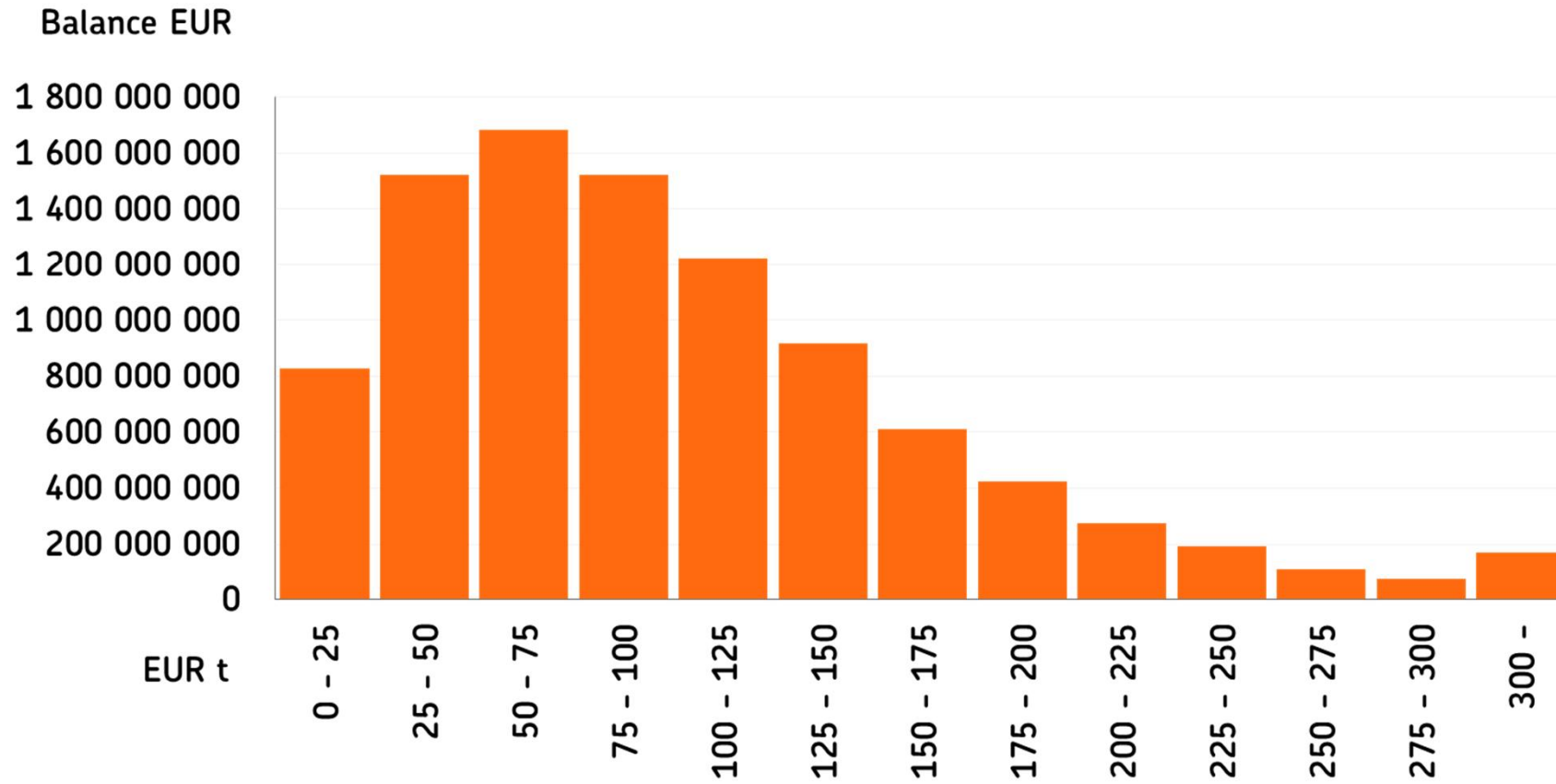
Covered bonds issued after 1 Aug. 2010,
under the Finnish Act on Mortgage Credit Banks 680/2010

Main Features of OP Mortgage Bank's Cover Asset Pool as of 30 October 2015

- Collateralized by Finnish mortgages
- Current balance EUR 9.55 billion
- Weighted Average indexed LTV of 47%
- Average loan size of approximately EUR 53,594
- 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 7.595 billion

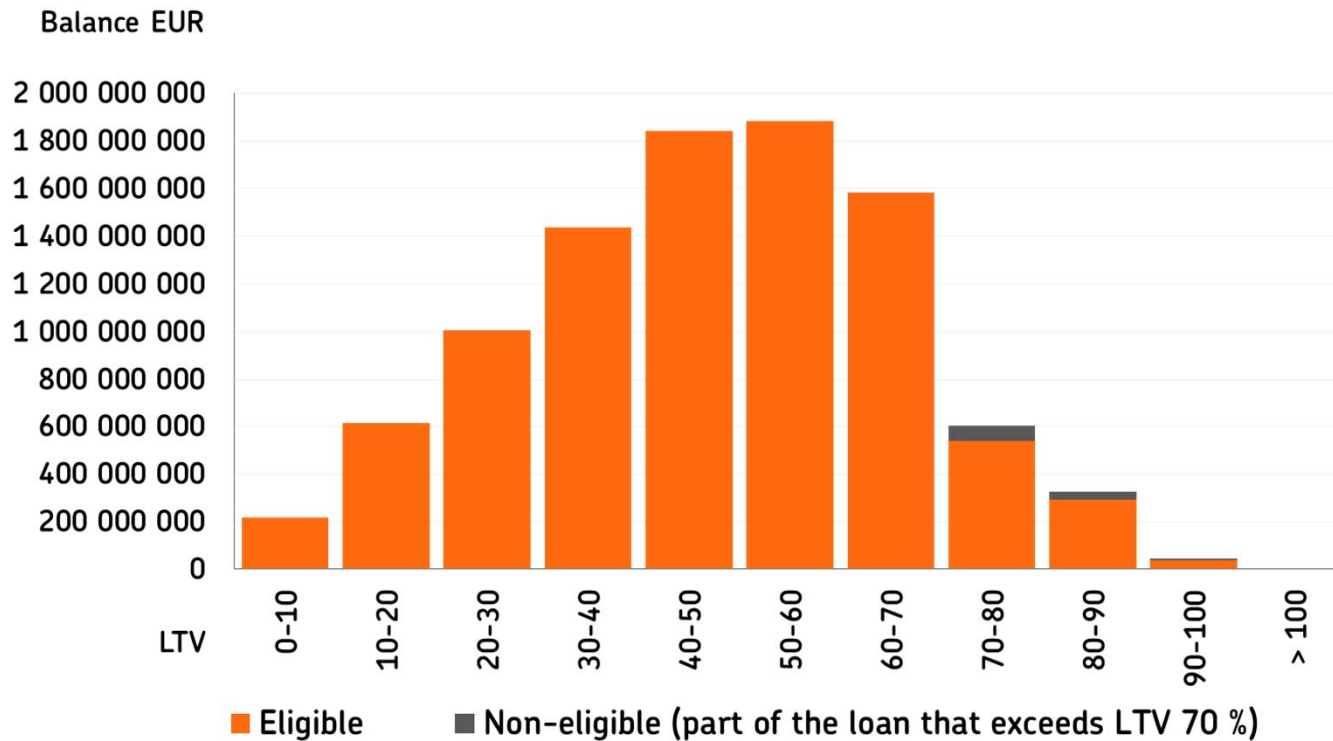
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Loans by size



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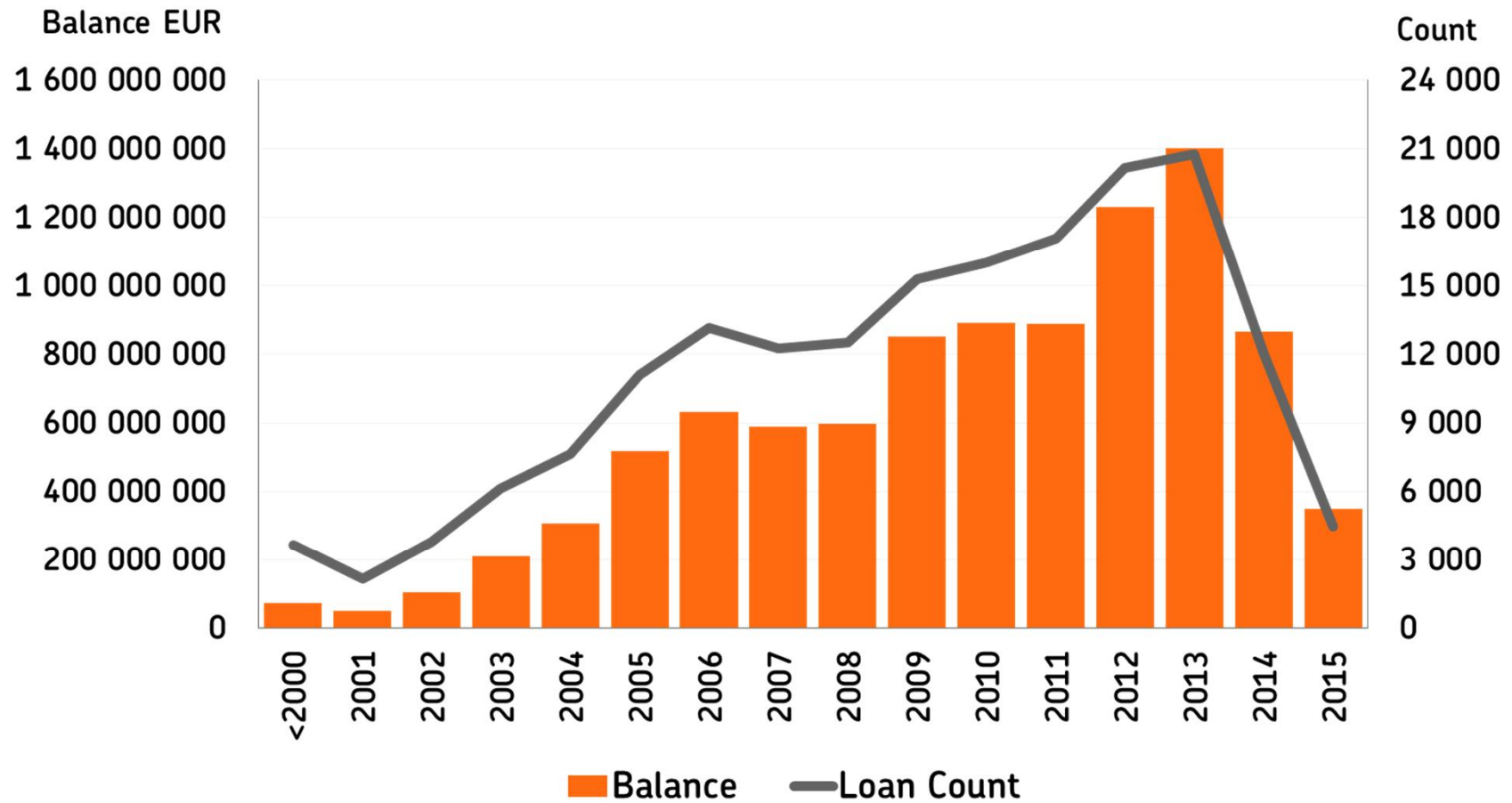
Loans by LTV



- Total assets EUR 9.5 billion
- Eligible Cover Pool assets EUR 9.4 billion
- Weighted average indexed LTV of 47%
- Over-collateralisation 25.7 %

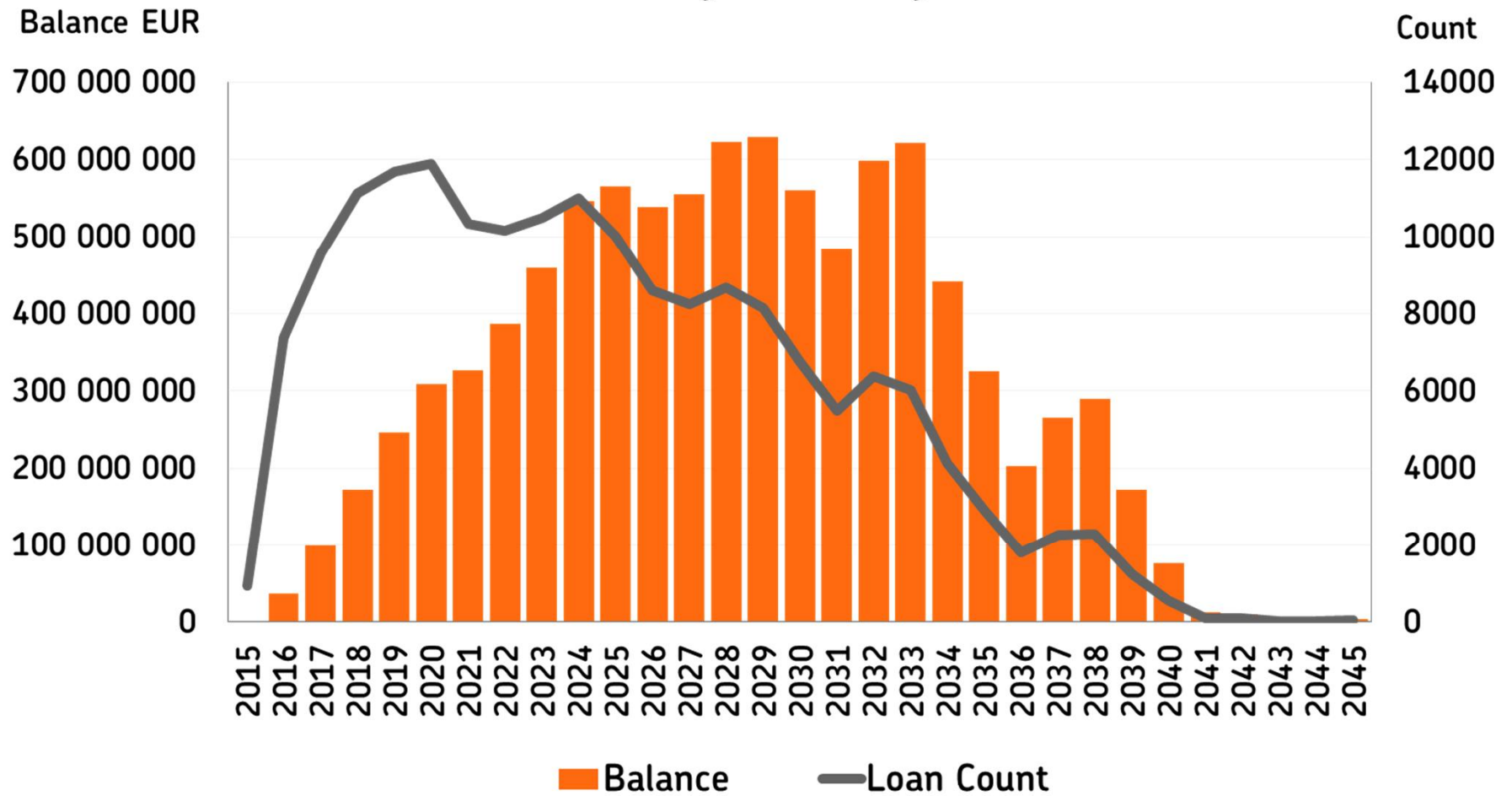
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Loans by origination year



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Loans by maturity



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Geographical distribution

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

