

# 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 27<sup>th</sup> November 2014

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- Collateralized by Finnish mortgages.
- Current balance EUR 1.2 billion.
- Weighted Average indexed LTV of 38 %
- Average loan size of approximately EUR 43,128
- 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 1.0 billion.



# OPMB Asset Pool Characteristics; Pool B

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



# Main Features of OP Mortgage Bank Cover Asset Pool B as of 27th November 2014

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- Collateralized by Finnish mortgages
- Current balance EUR 7.650 billion
- Weighted Average indexed LTV of 49 %
- Average loan size of approximately EUR 53,800
- 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 6.575 billion