

## OPMB Asset Pool Characteristics; Pool B

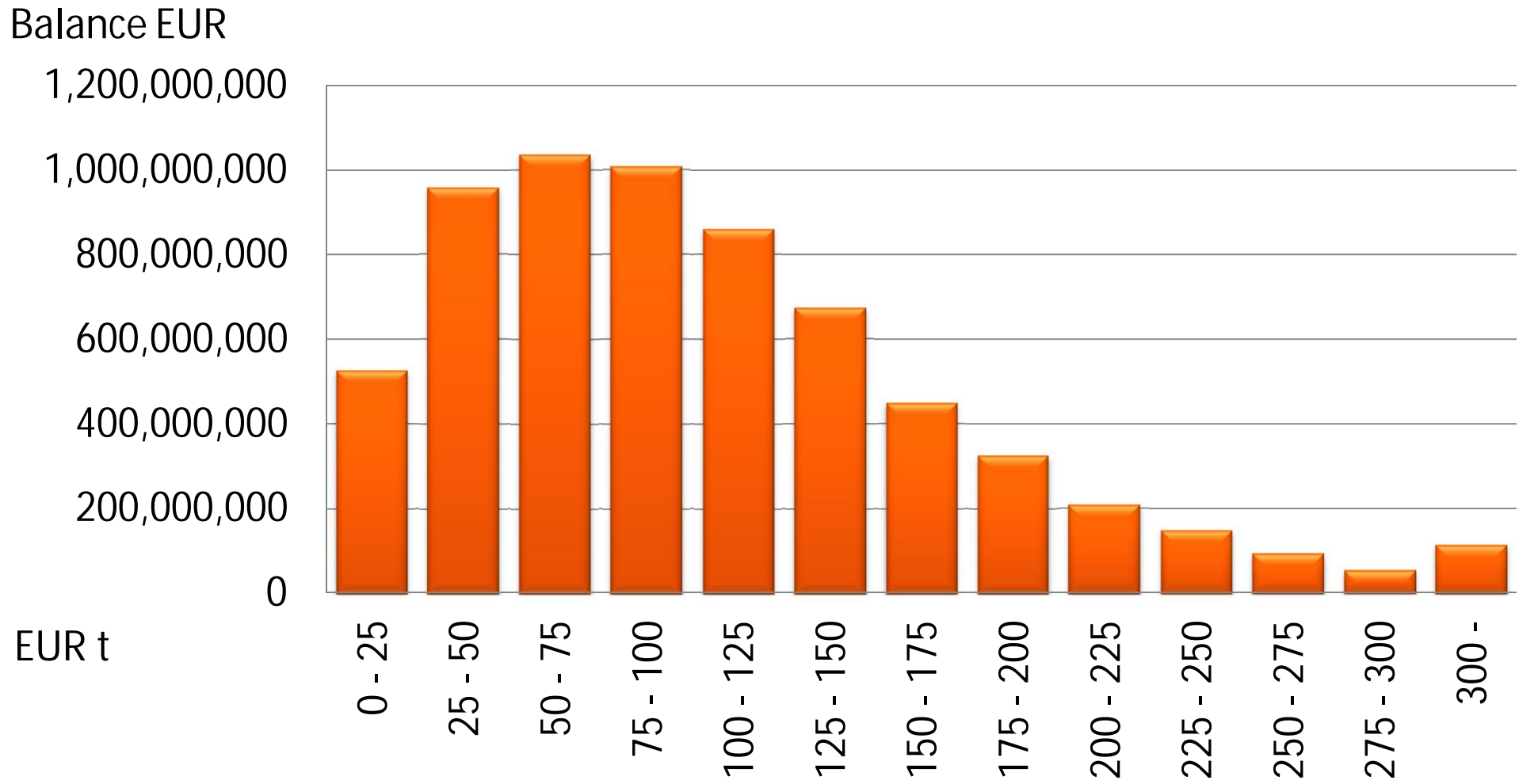
Covered bonds issued after 1 Aug. 2010,  
under the Finnish Act on Mortgage Credit Banks 680/2010

# Main Features of OP Mortgage Bank Cover Asset Pool B as of 30 September 2014

- Collateralized by Finnish mortgages
- Current balance EUR 6.5 billion
- Weighted Average indexed LTV of 55%
- Average loan size of approximately EUR 57,500
- 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 5.565 billion

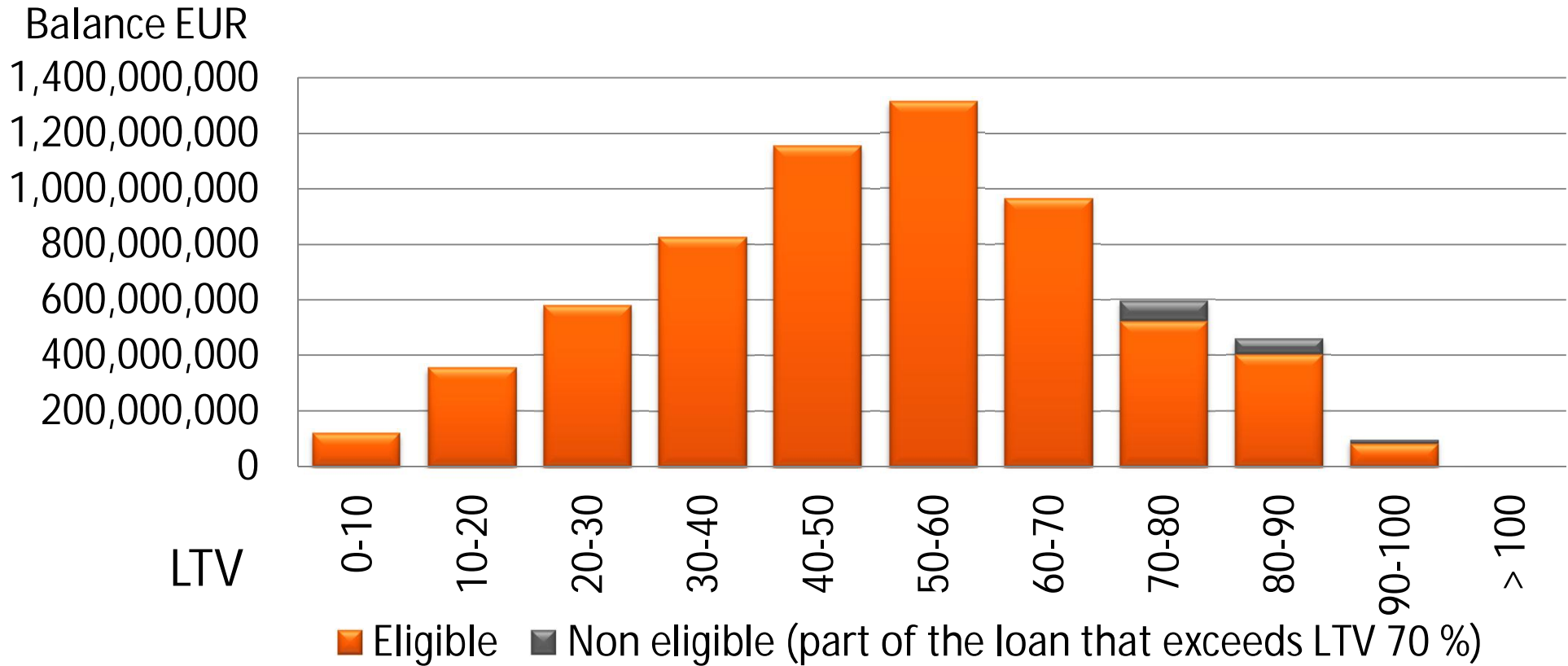
# OPMB Asset Pool B Characteristics

Loans by size



# OPMB Asset Pool B Characteristics

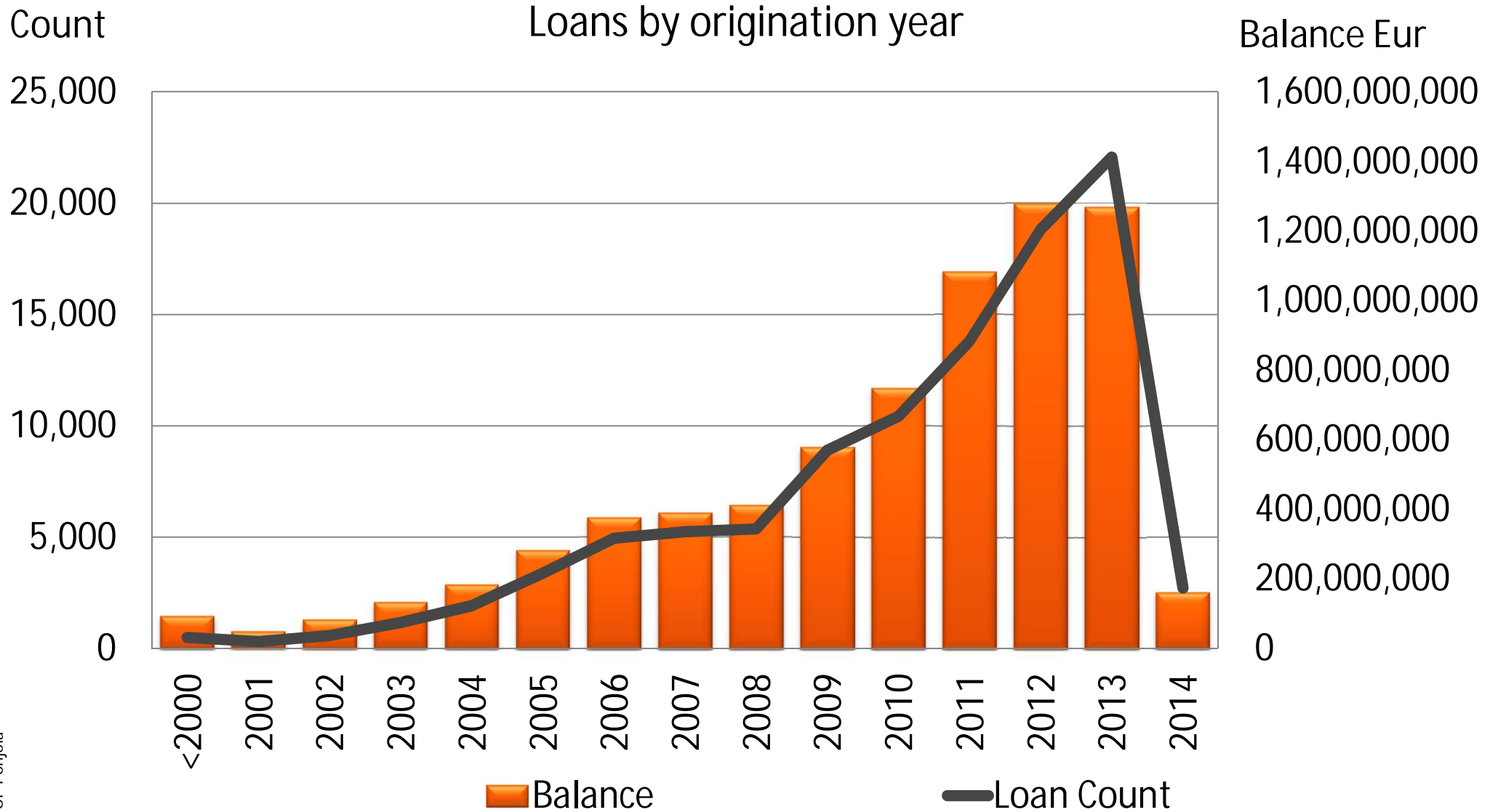
## Loans by LTV



- Total assets EUR 6.5 billion
- Eligible Cover Pool assets EUR 6.3 billion
- Weighted Average indexed LTV of 55%
- Over-collateralisation 16.2 %

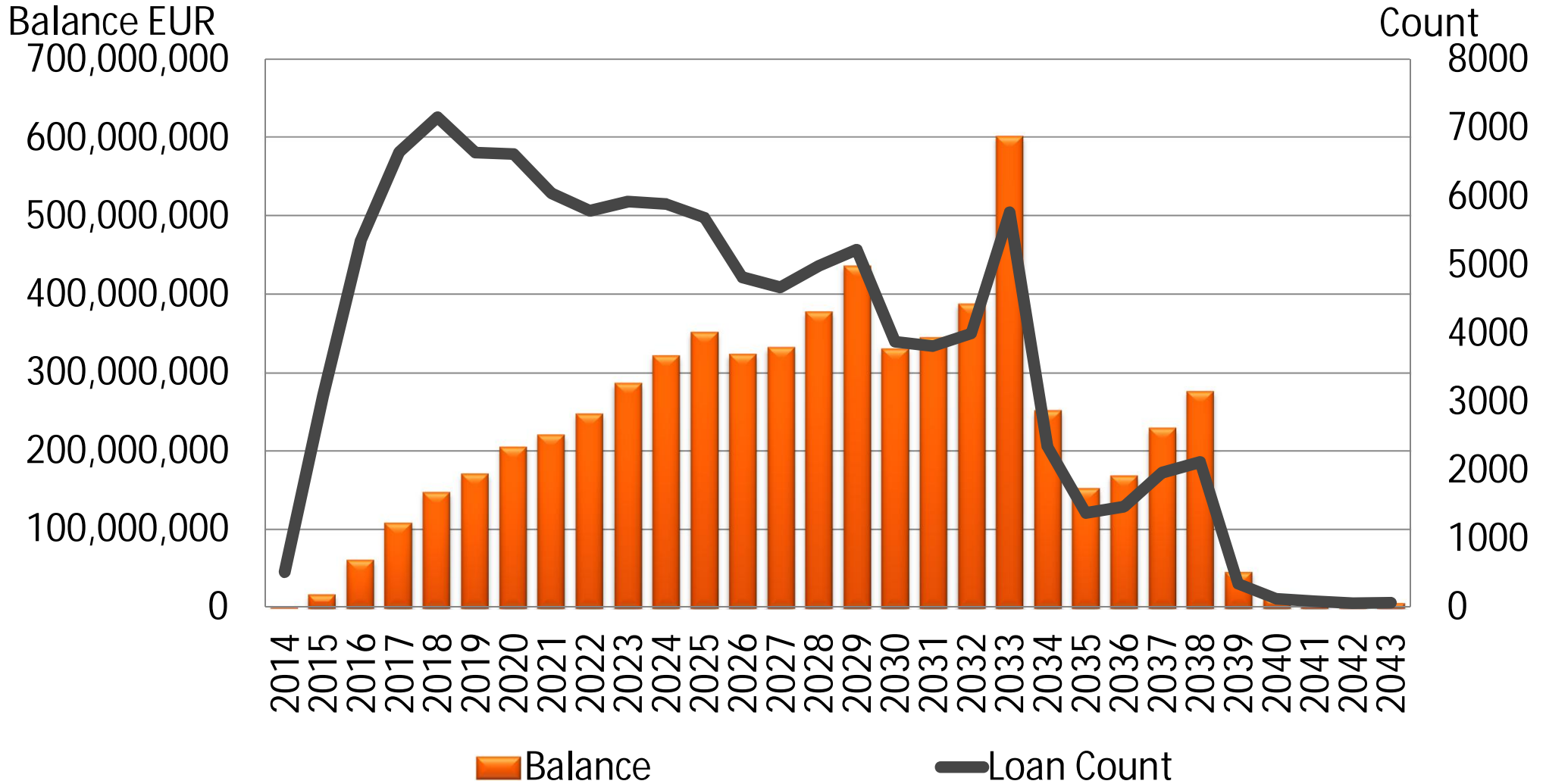


# OPMB Asset Pool B Characteristics



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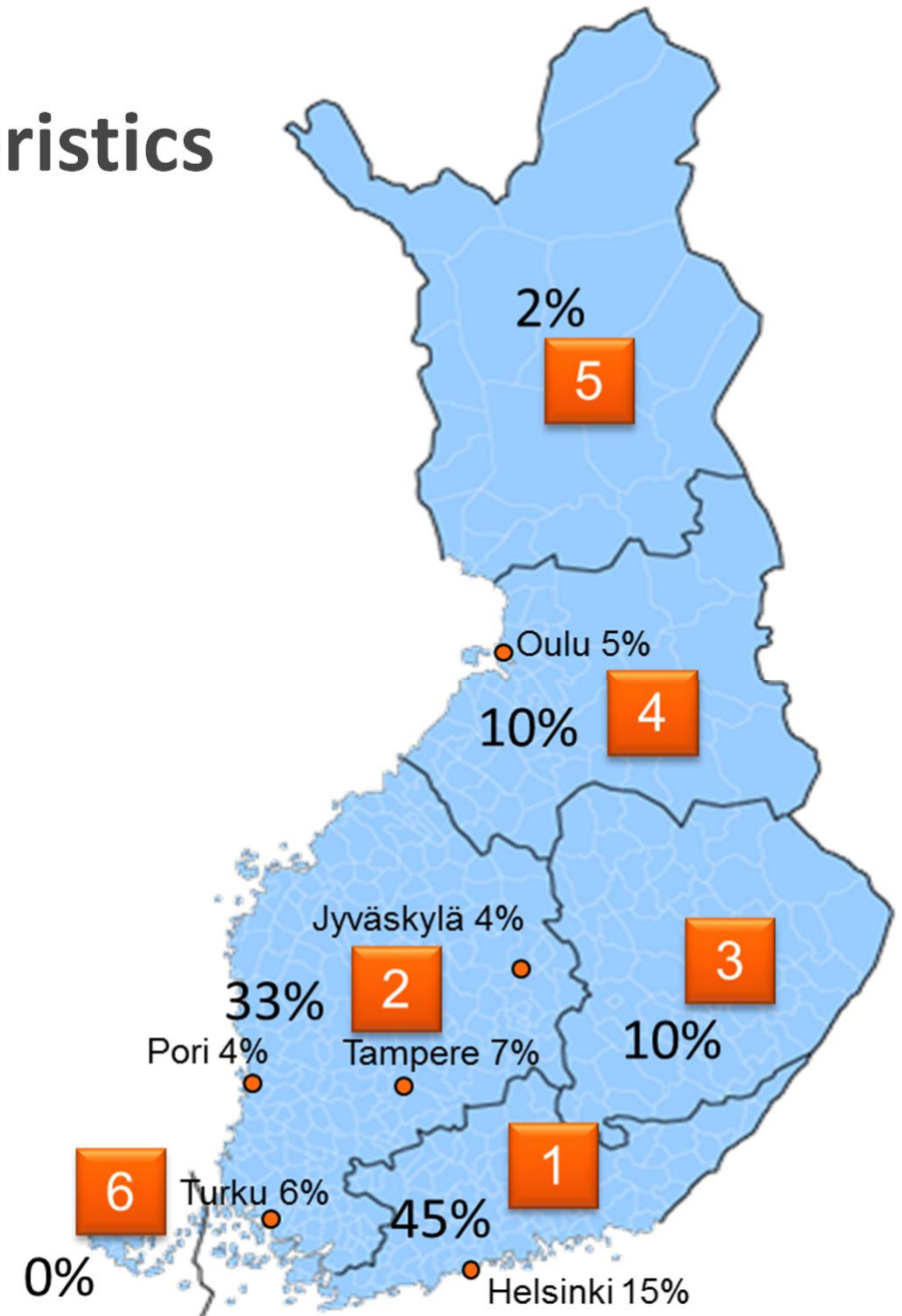
## Loans by maturity

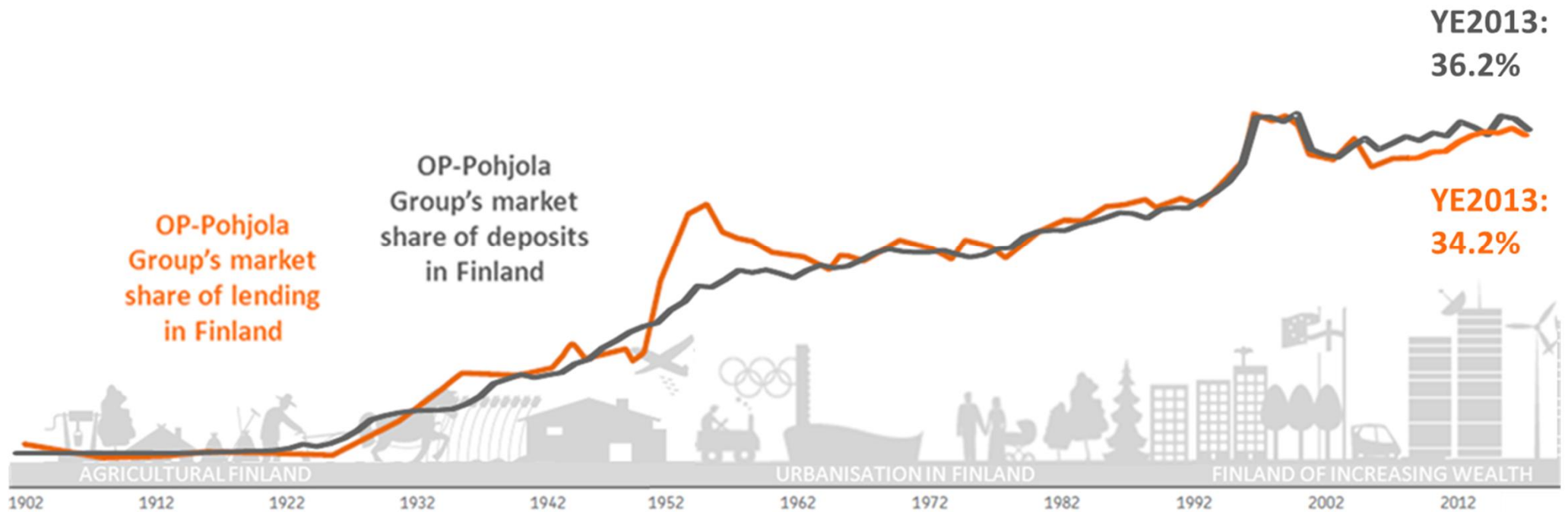


# OPMB Asset Pool B Characteristics

## Geographical distribution

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





# OPMB Asset Pool Characteristics; Pool A

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

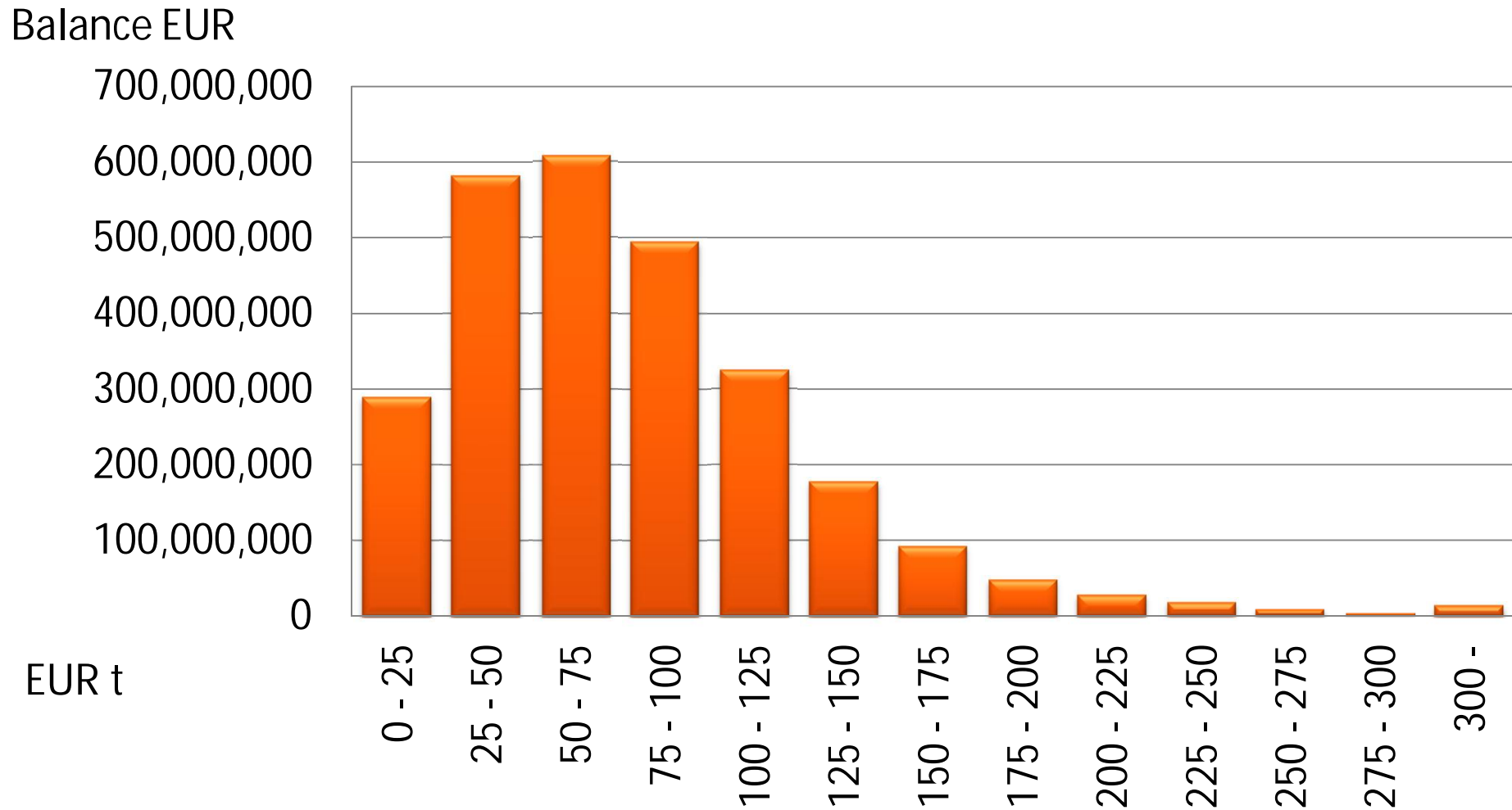


# Main Features of OP Mortgage Bank Cover Asset Pool A as of 30 September 2014

- Collateralized by Finnish mortgages.
- Current balance EUR 2.7 billion.
- Weighted Average indexed LTV of 42%
- Average loan size of approximately EUR 43,600
- 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.

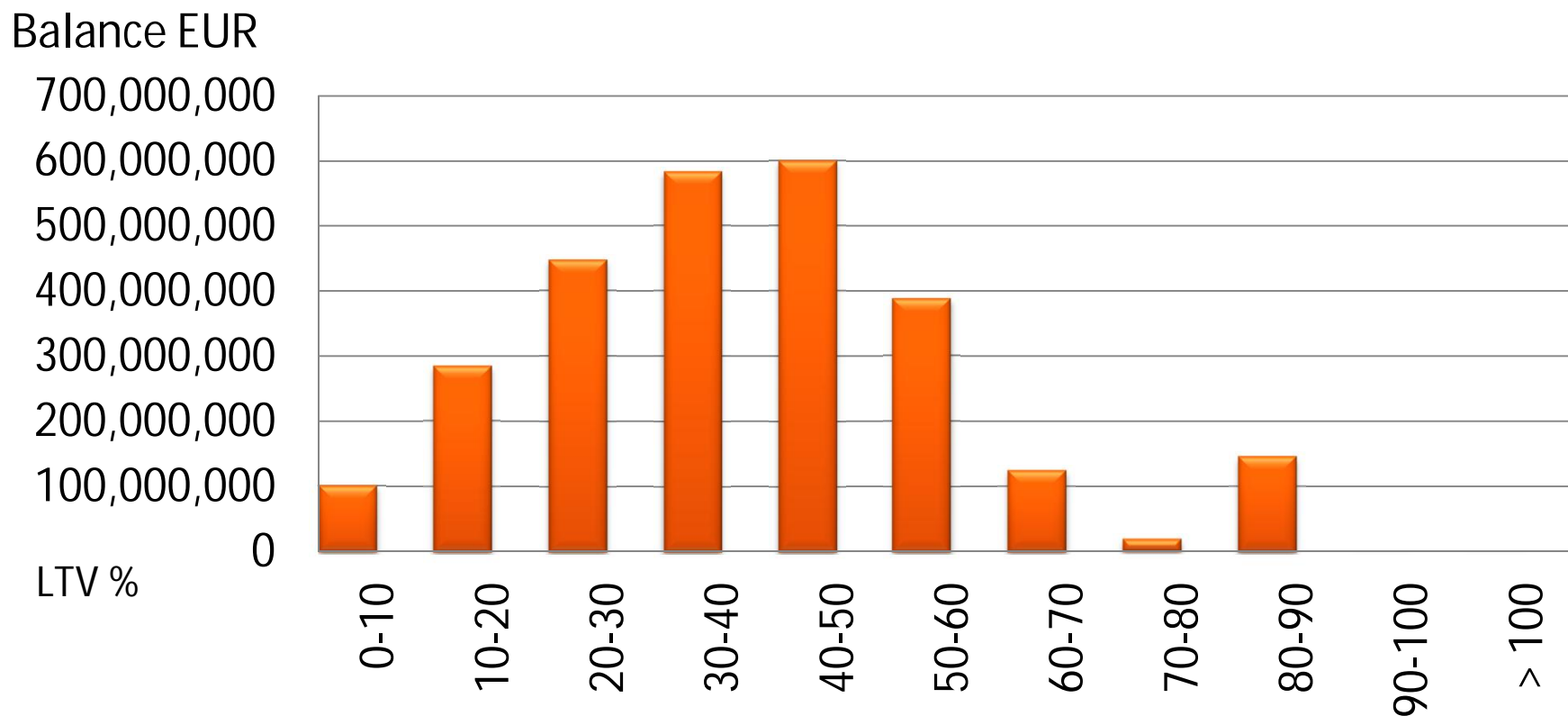
# OPMB Asset Pool A Characteristics

## Loans by size



# OPMB Asset Pool A Characteristics

## Loans by LTV

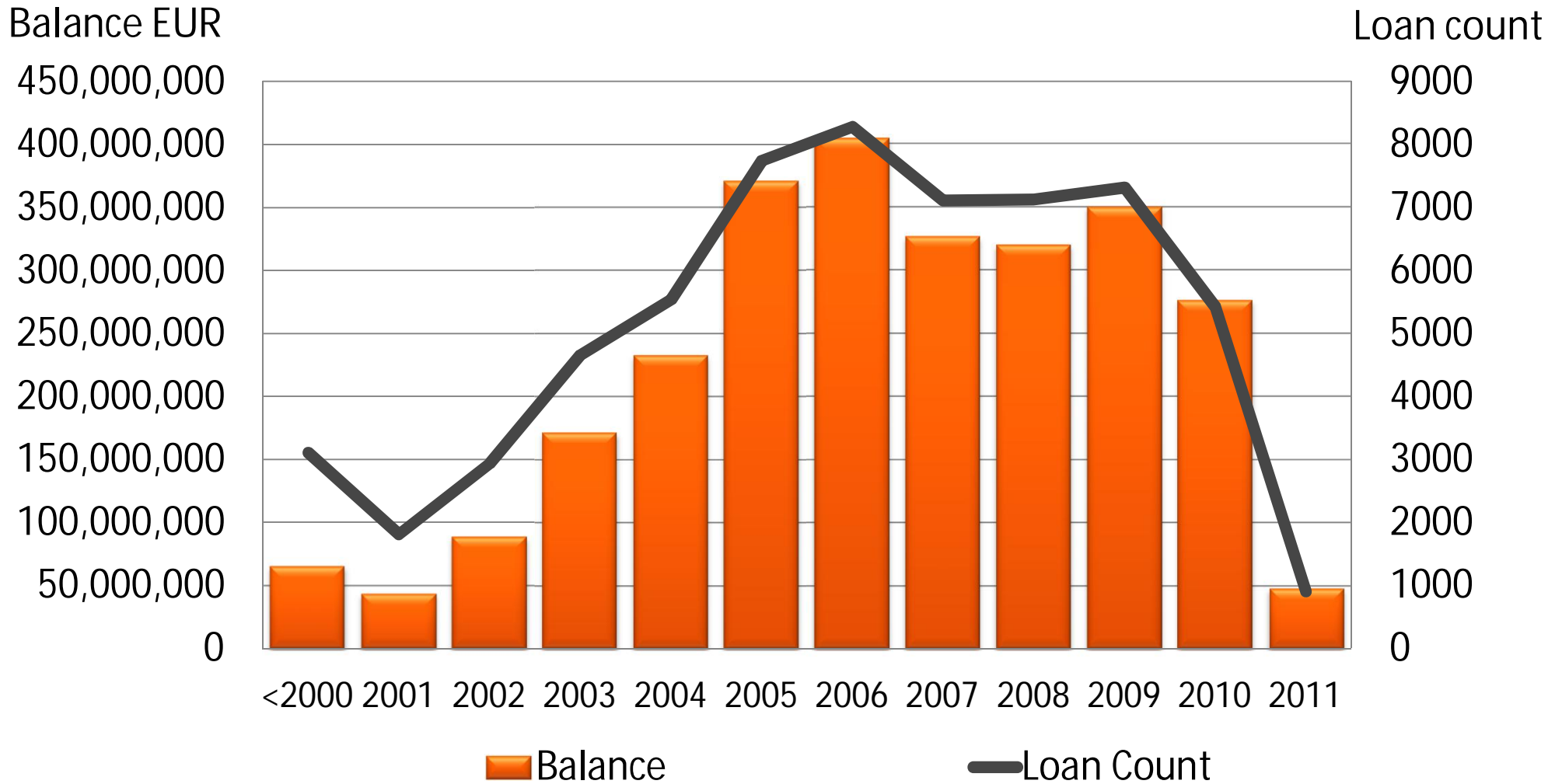


- Total assets EUR 2.7 billion
- Eligible Cover Pool assets EUR 2.7 billion
- Weighted Average indexed LTV of 42.0 %
- Over collateralization 20.0 %



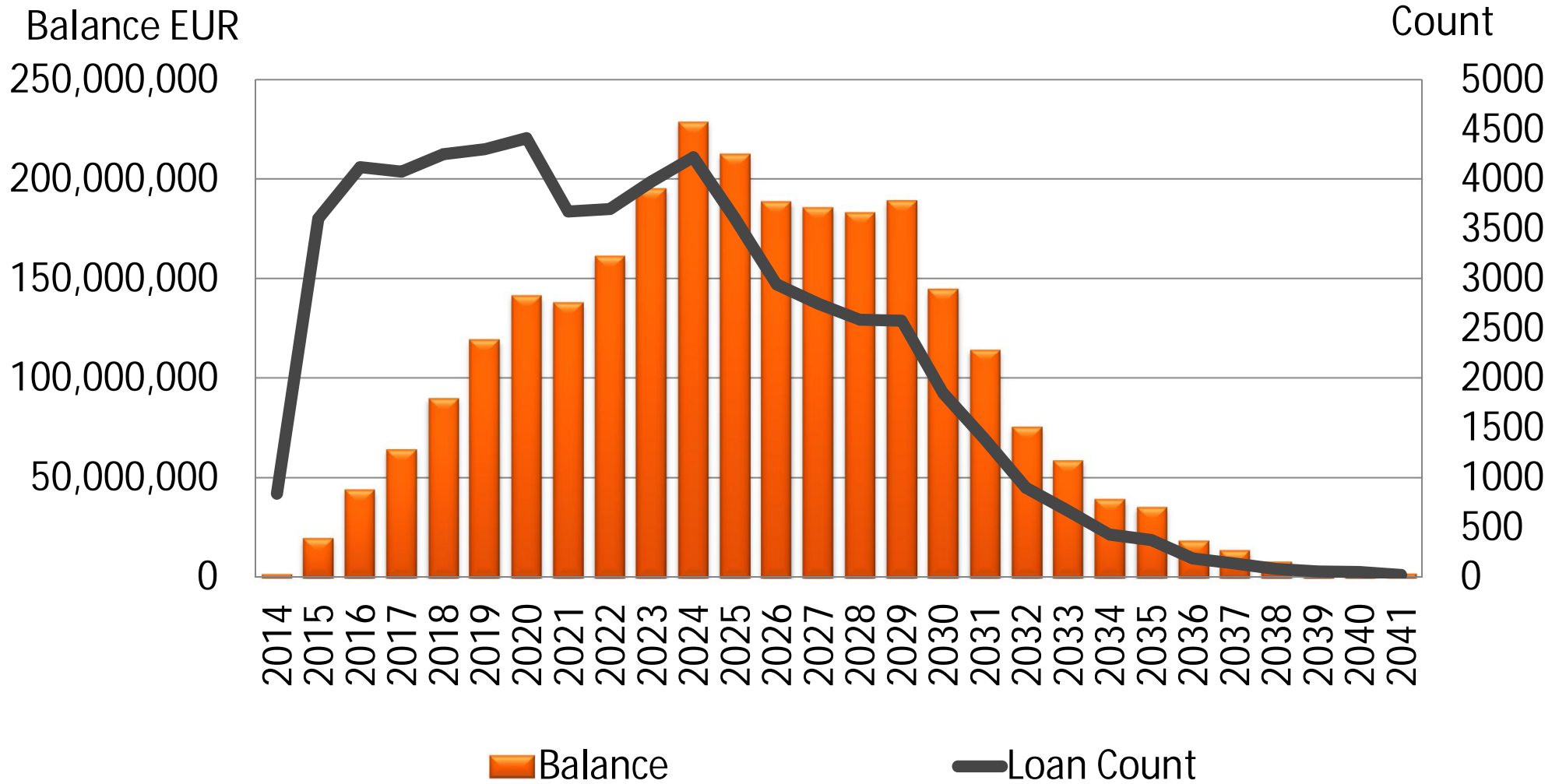
# OPMB Asset Pool A Characteristics

## 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

