



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 September 2012

- Collateralised by Finnish mortgages.
- Current balance EUR 3.2 billion.
- Weighted Average indexed LTV of 44.0%
- Average loan size of approximately EUR 46,000
- 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 2.25 billion.

OPMB Asset Pool A Characteristics

Loans by size

Balance EUR

700 000 000

600 000 000

500 000 000

400 000 000

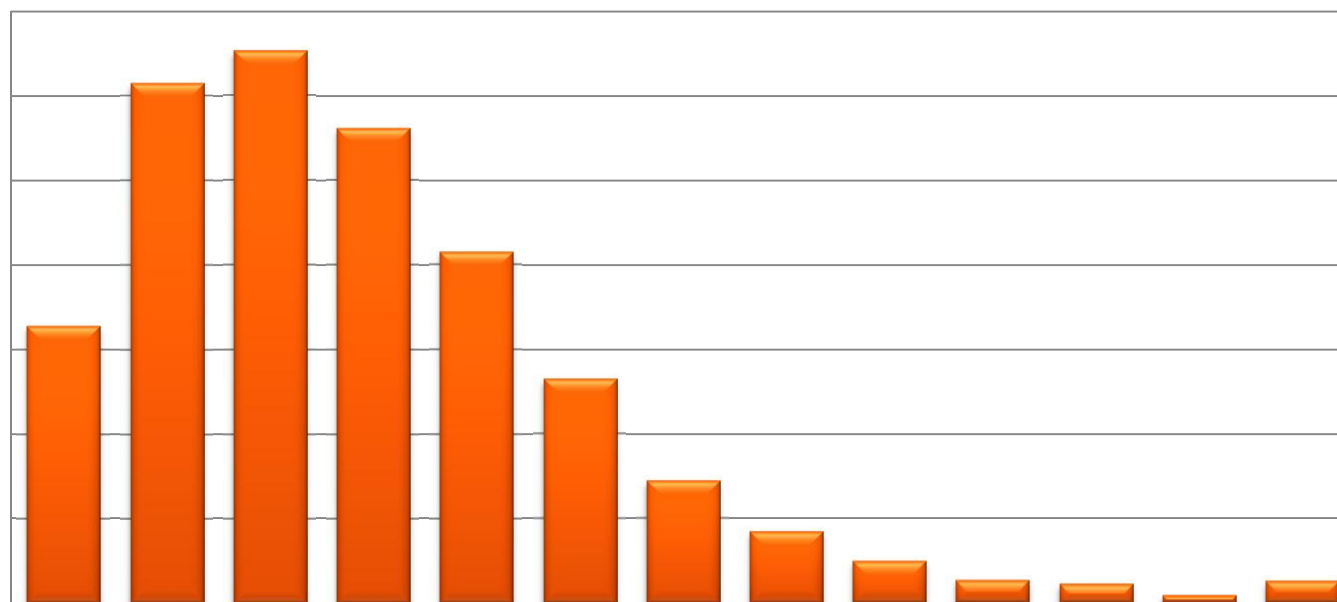
300 000 000

200 000 000

100 000 000

0

EUR t



0 - 25

25 - 50

50 - 75

75 - 100

100 - 125

125 - 150

150 - 175

175 - 200

200 - 225

225 - 250

250 - 275

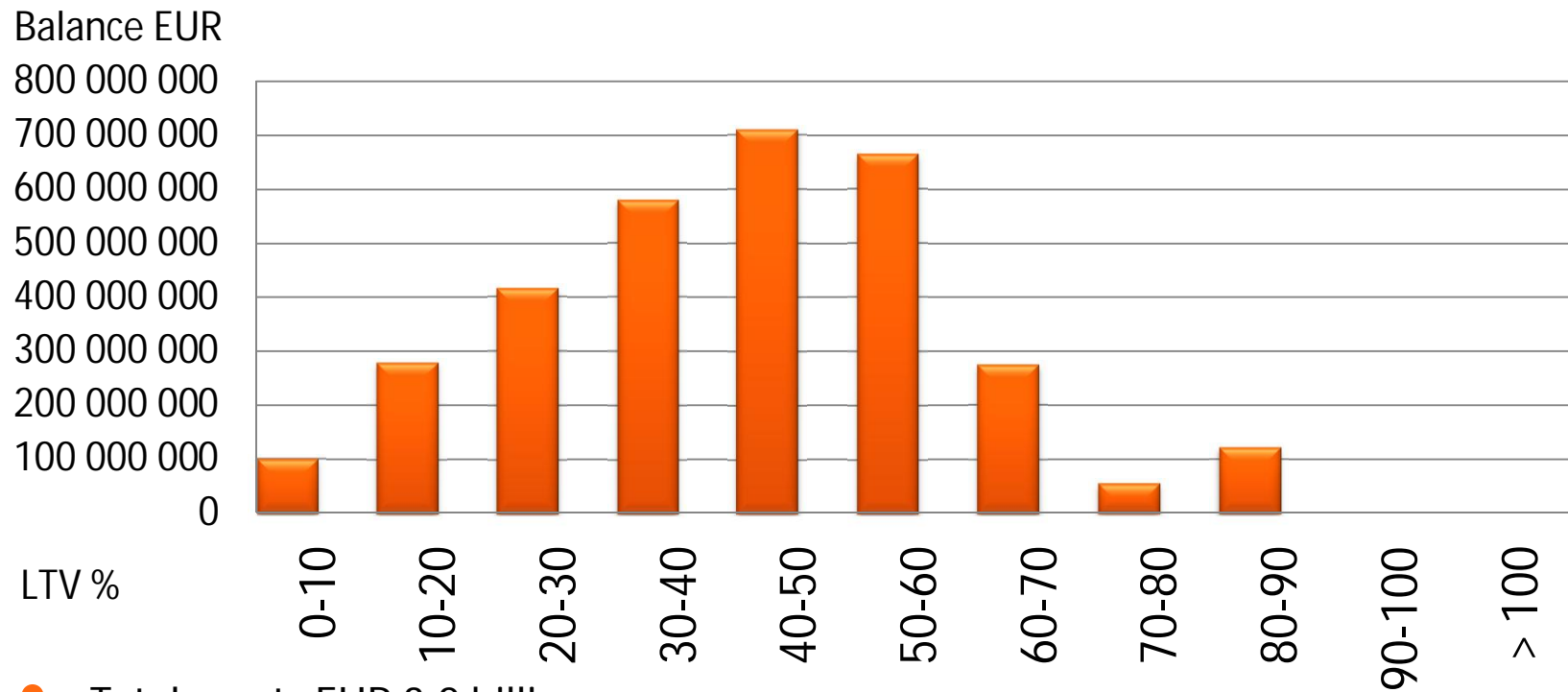
275 - 300

300 -



OPMB Asset Pool A Characteristics

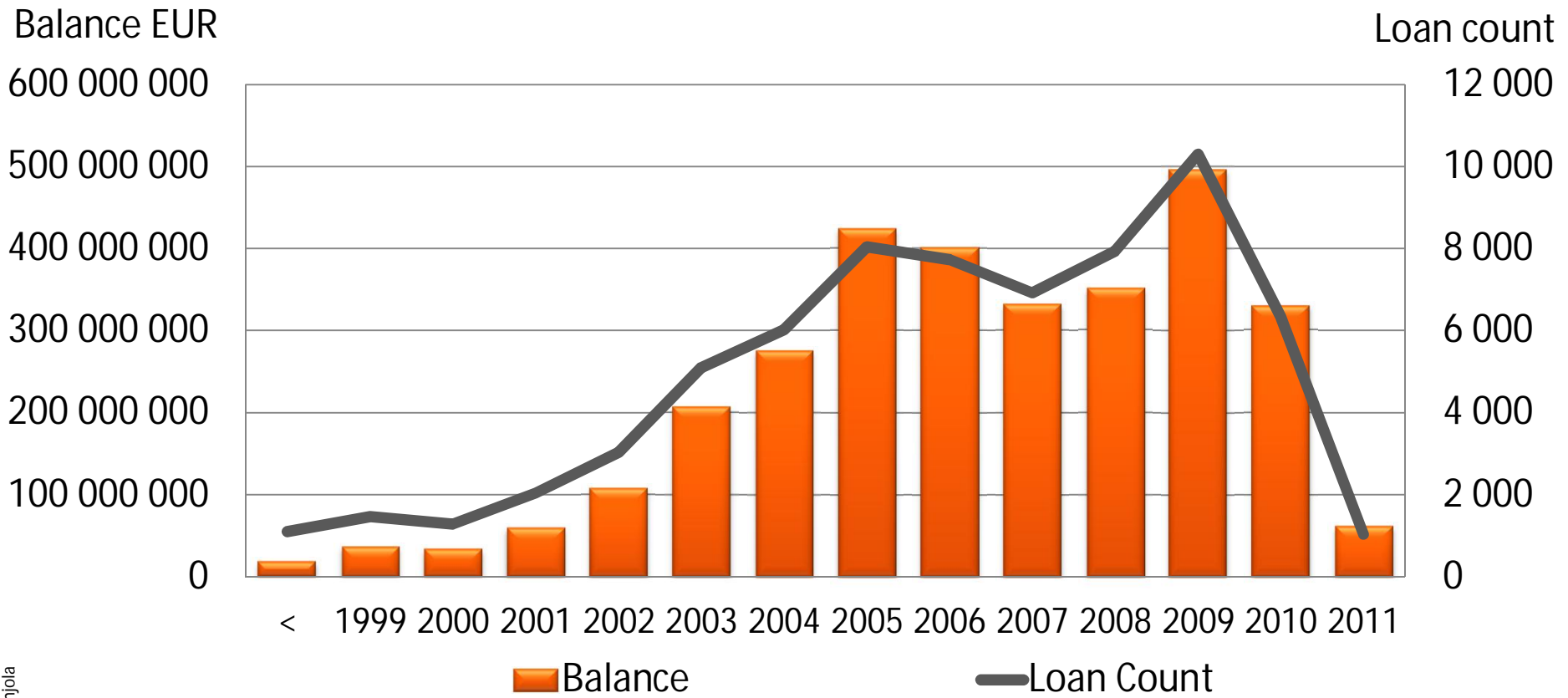
Loans by LTV



- Total assets EUR 3.2 billion
- Eligible Cover Pool assets EUR 3.2 billion
- Weighted Average indexed LTV of 44.0%
- Over collateralization 42.2%

OPMB Asset Pool A Characteristics

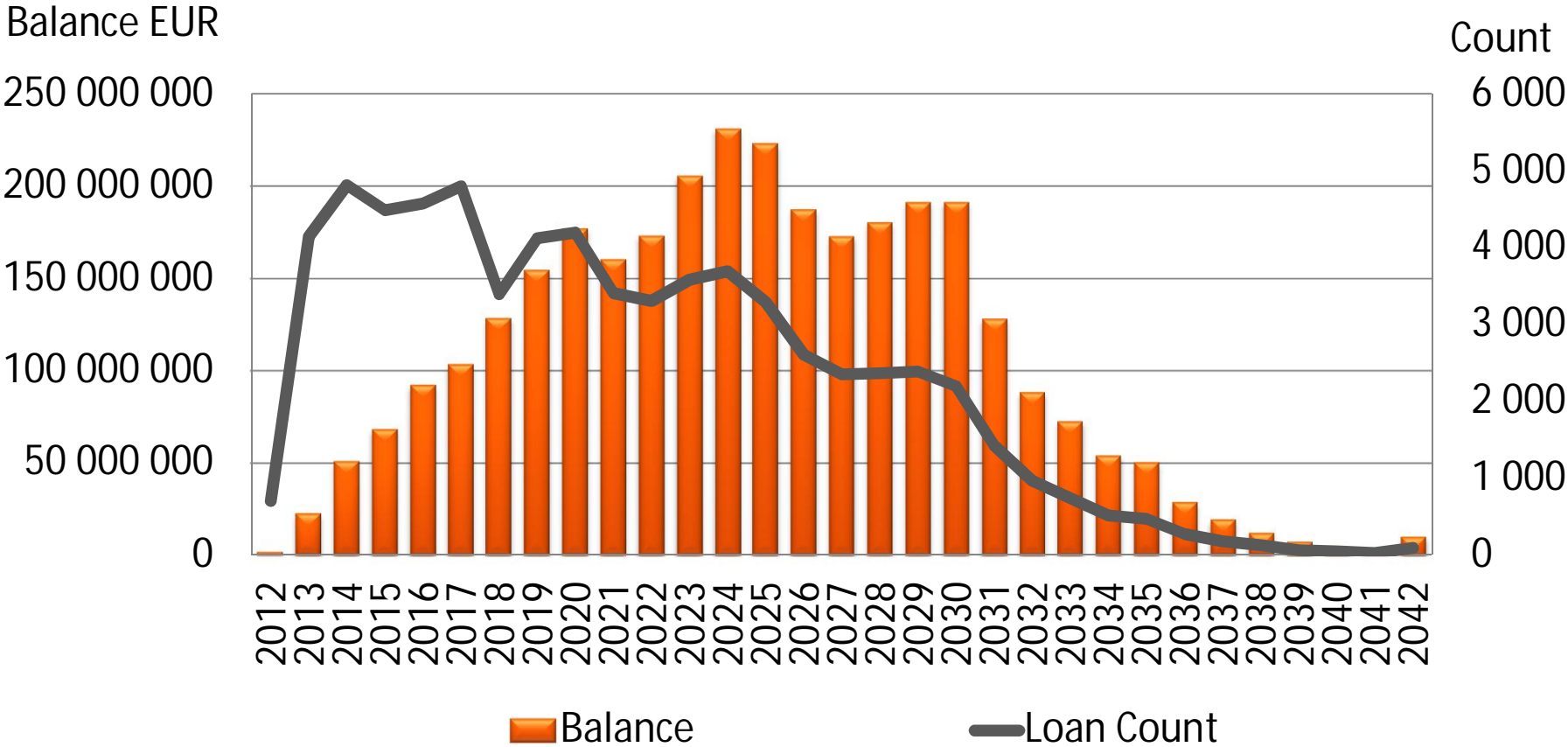
Loans by origination year



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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

