

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 31 March 2014

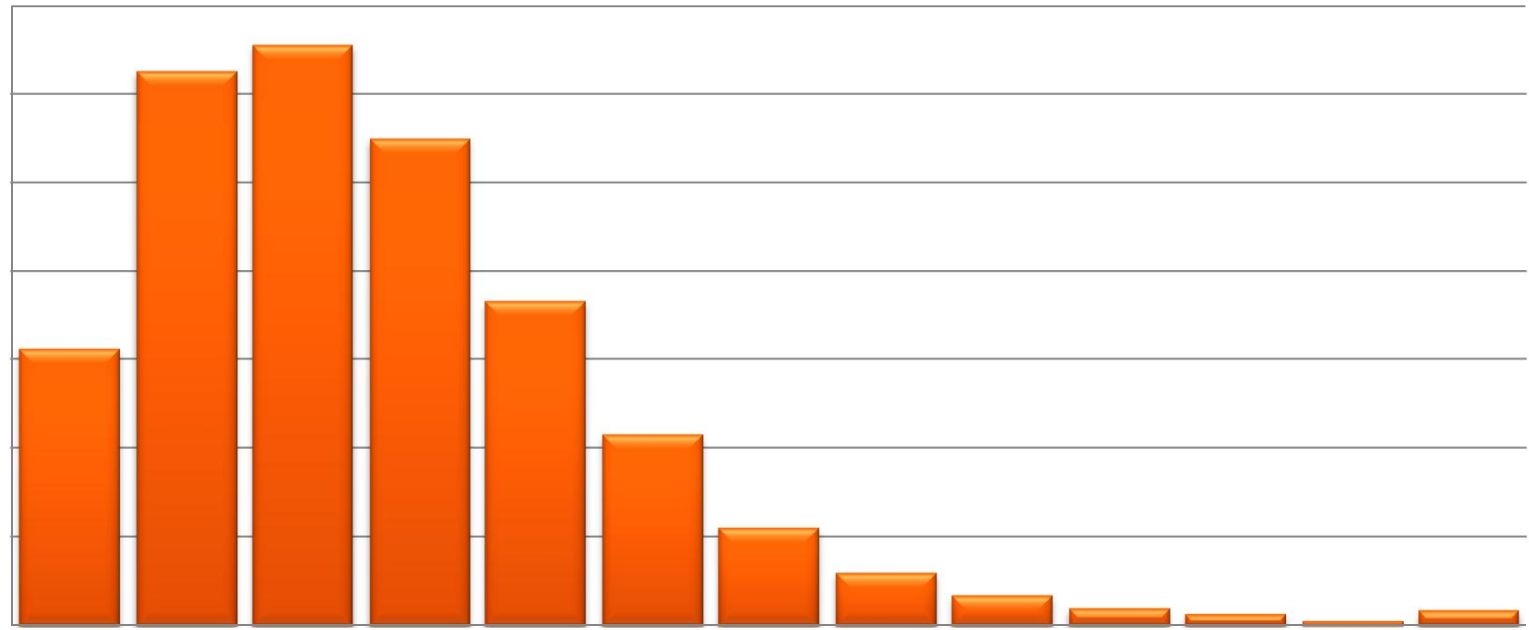
- Collateralized by Finnish mortgages.
- Current balance EUR 3.0 billion.
- Weighted Average indexed LTV of 43%
- Average loan size of approximately EUR 44,400
- No loans over 90 days in arrears ongoing
- Variable interest rates: over 95% of all loans
- Hedging agreements in place in order to mitigate 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

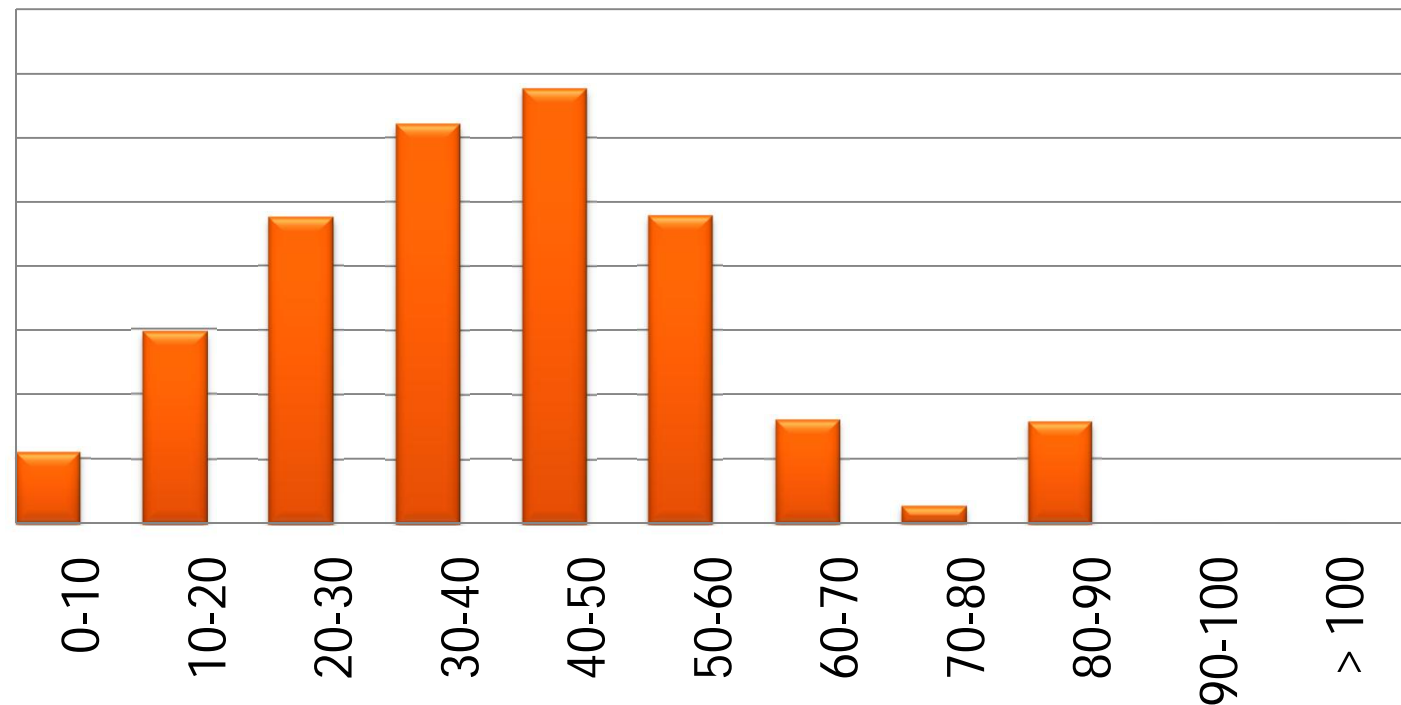
OPMB Asset Pool A Characteristics

Loans by LTV

Balance EUR

800,000,000
700,000,000
600,000,000
500,000,000
400,000,000
300,000,000
200,000,000
100,000,000
0

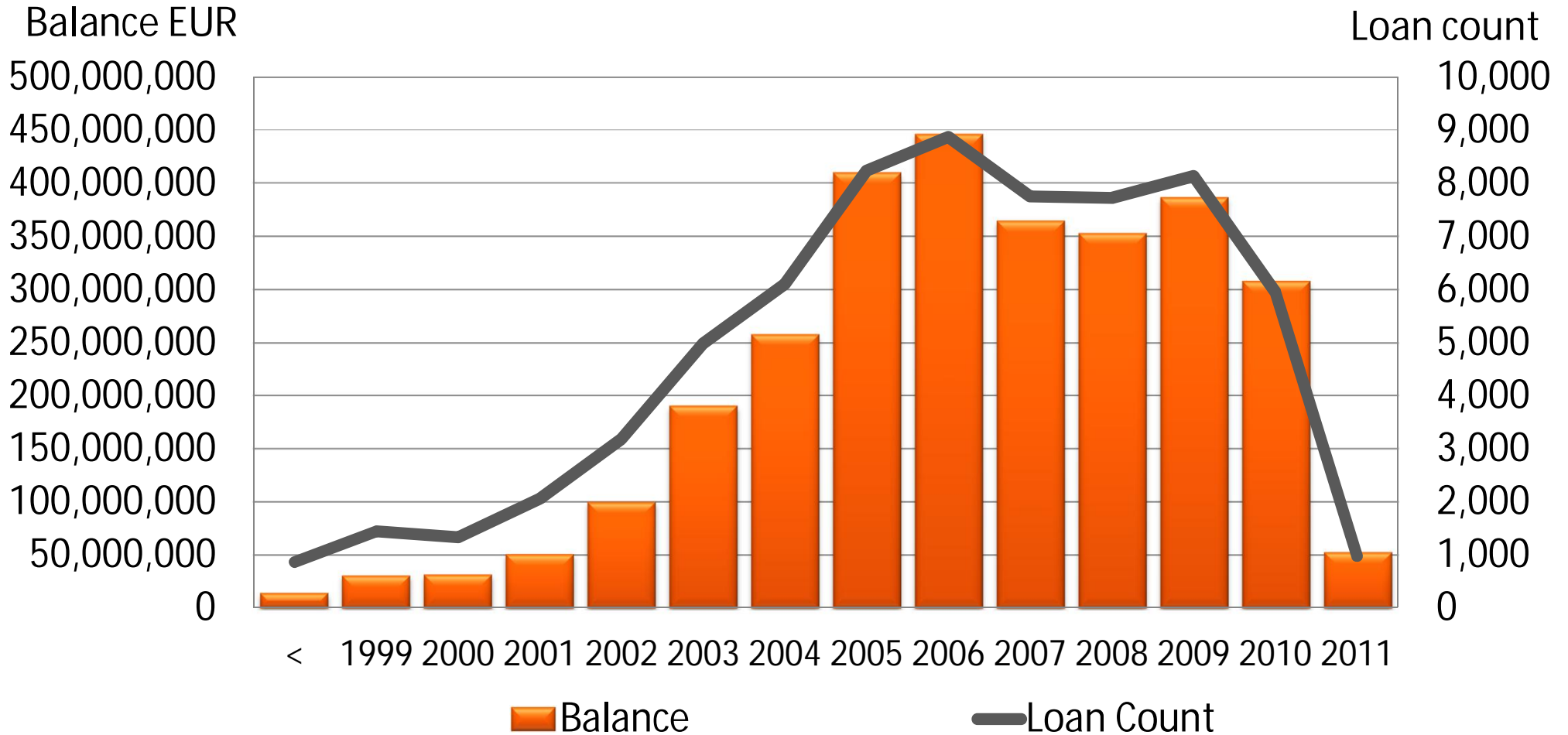
LTV %



- Total assets EUR 3.0 billion
- Eligible Cover Pool assets EUR 3.0 billion
- Weighted Average indexed LTV of 43.0%
- Over collateralization 33.3%

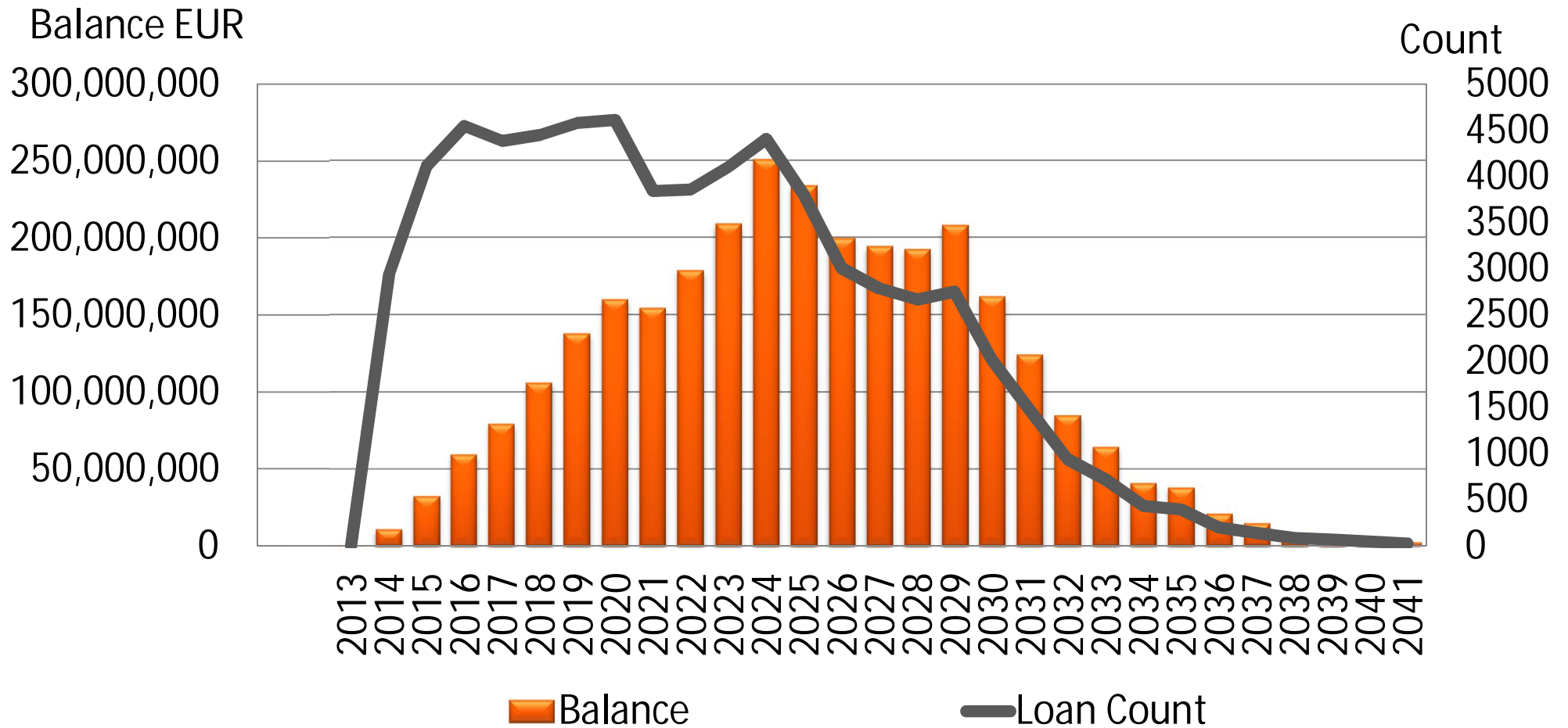
OPMB Asset Pool A Characteristics

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

