

# OPMB Asset Pool Characteristics; Pool A

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

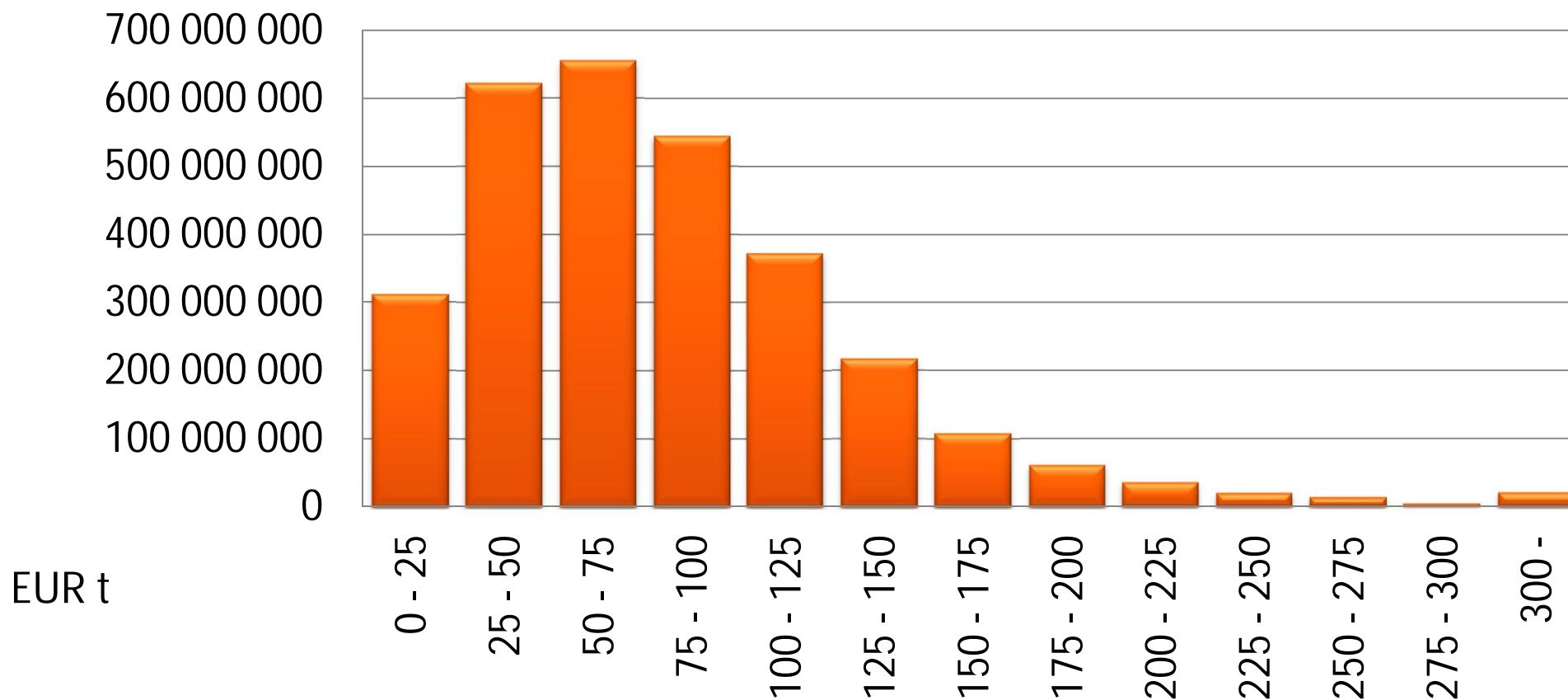
# Main Features of OP Mortgage Bank Cover Asset Pool A as of 31 December 2013

- Collateralized by Finnish mortgages.
- Current balance EUR 3.0 billion.
- Weighted Average indexed LTV of 42%
- Average loan size of approximately EUR 44,500
- 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 2.25 billion.

# OPMB Asset Pool A Characteristics

## Loans by size

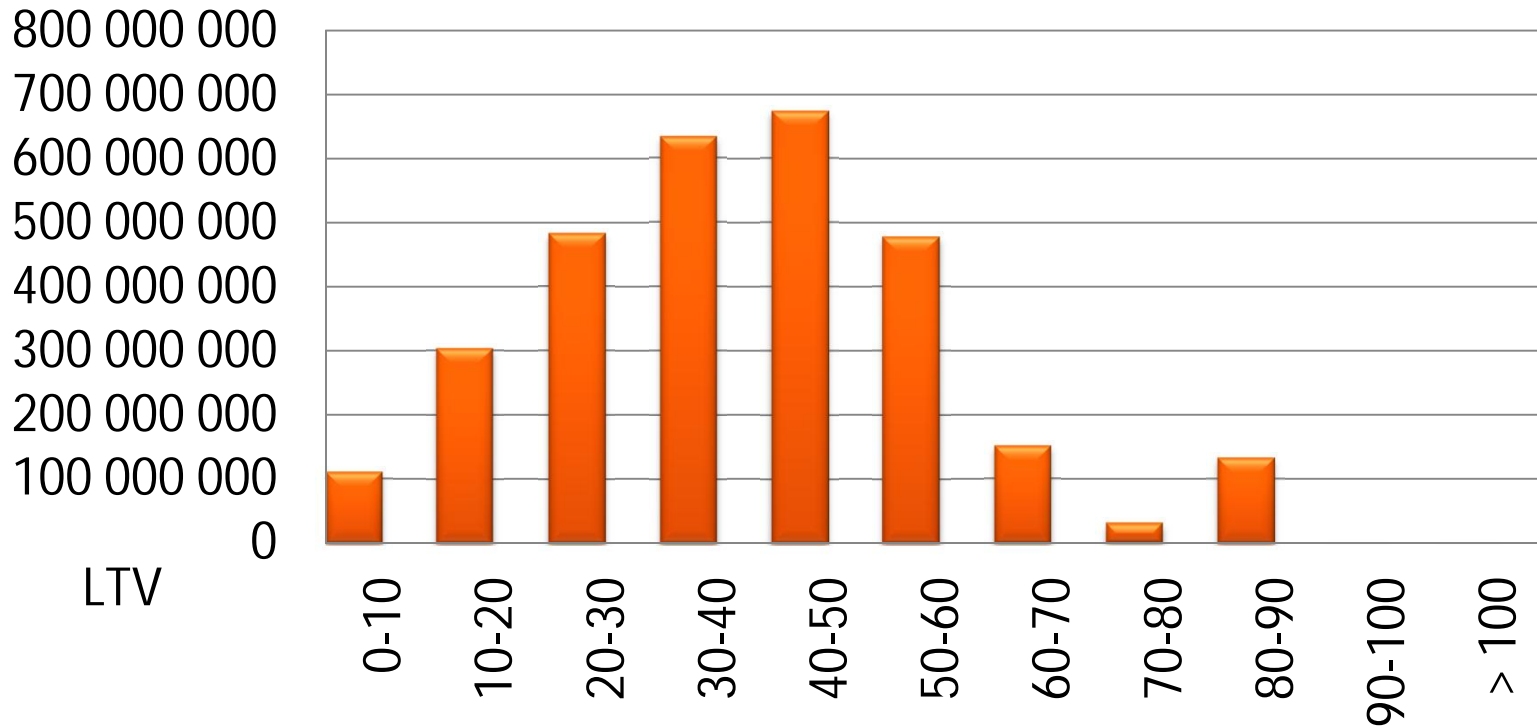
Balance EUR



# OPMB Asset Pool A Characteristics

Loans by LTV

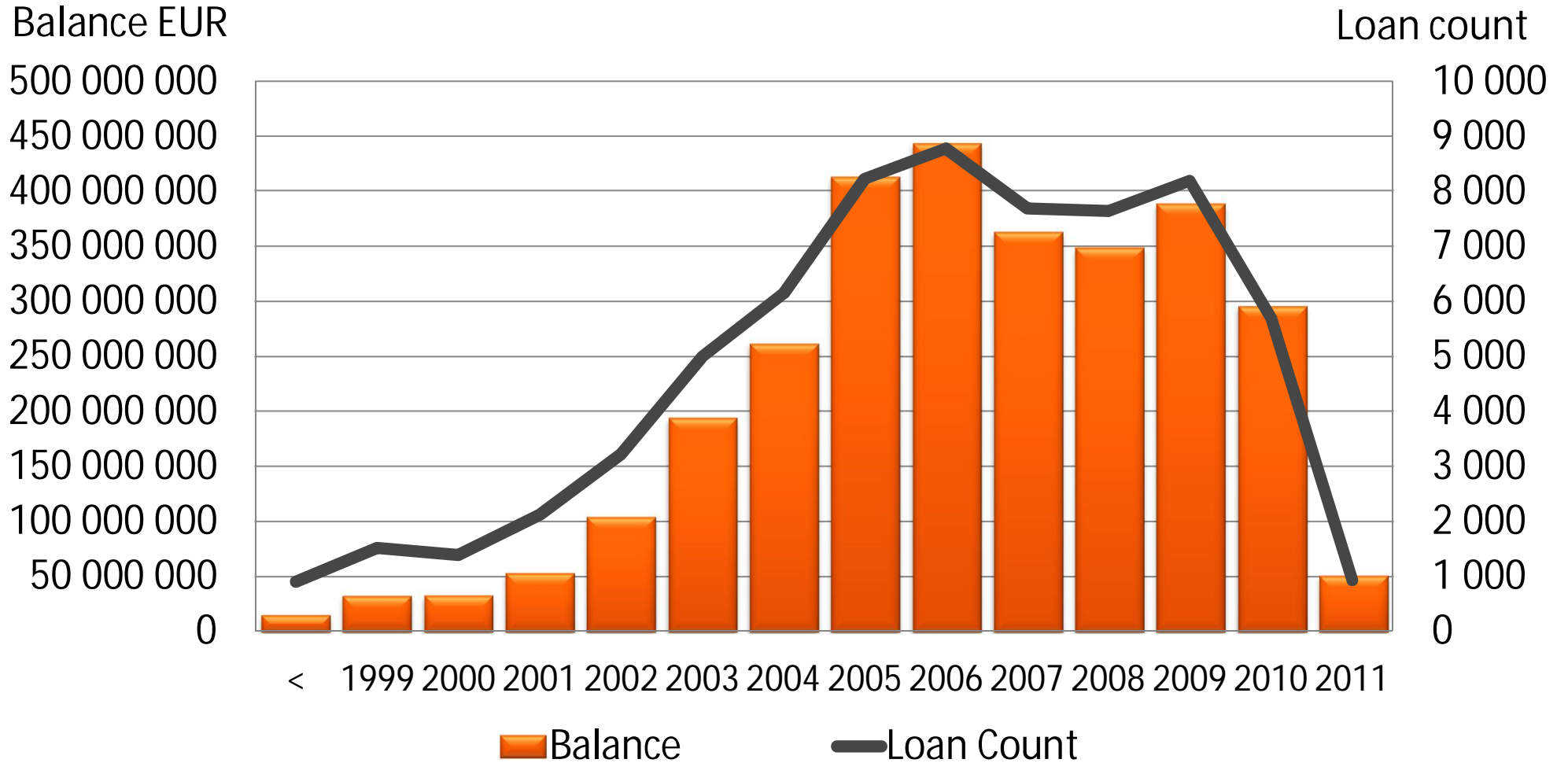
Balance EUR



- Total assets EUR 3.0 billion
- Eligible Cover Pool assets EUR 3.0 billion
- Weighted Average indexed LTV of 42.0%
- Over collateralization 33.3%

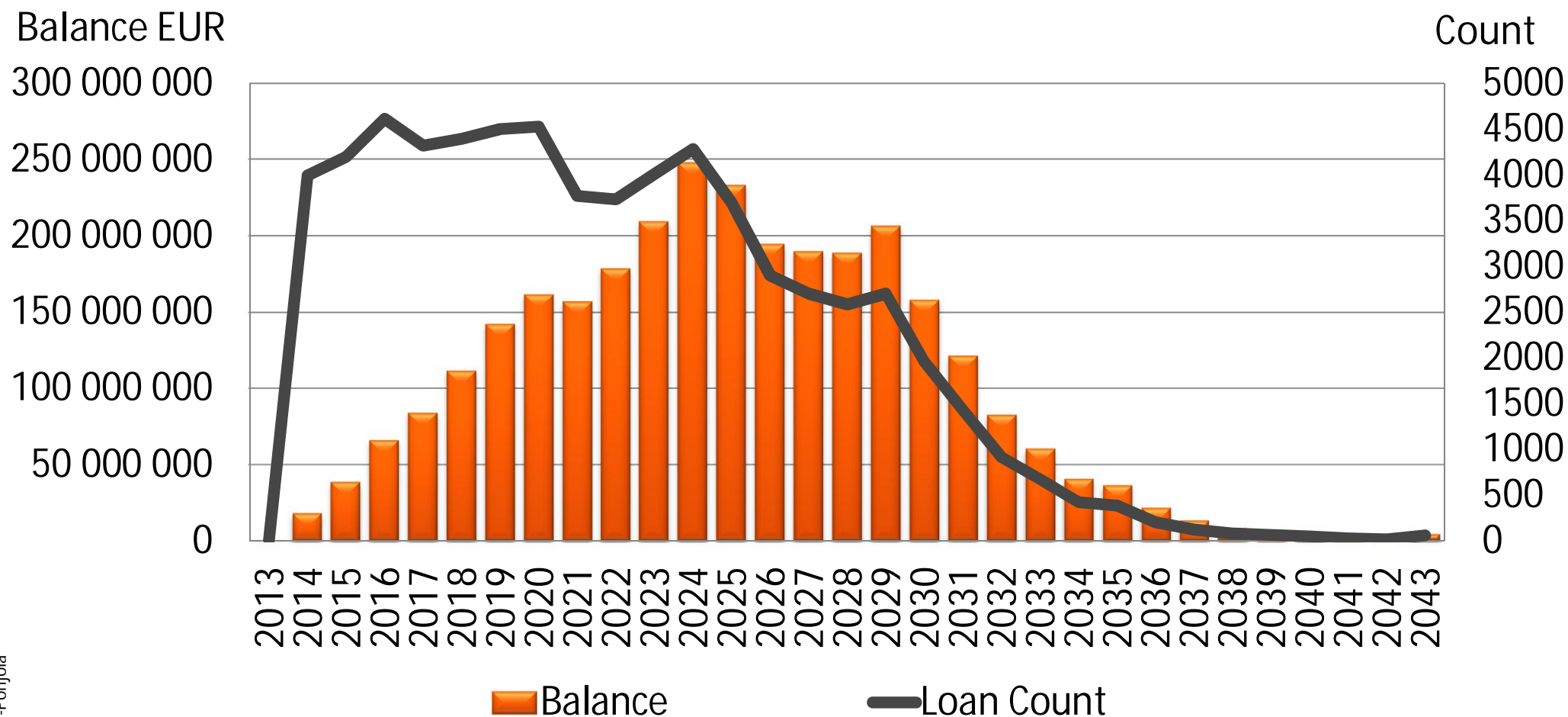
# OPMB Asset Pool A Characteristics

## 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

