

OPMB Asset Pool Characteristics; Pool A

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



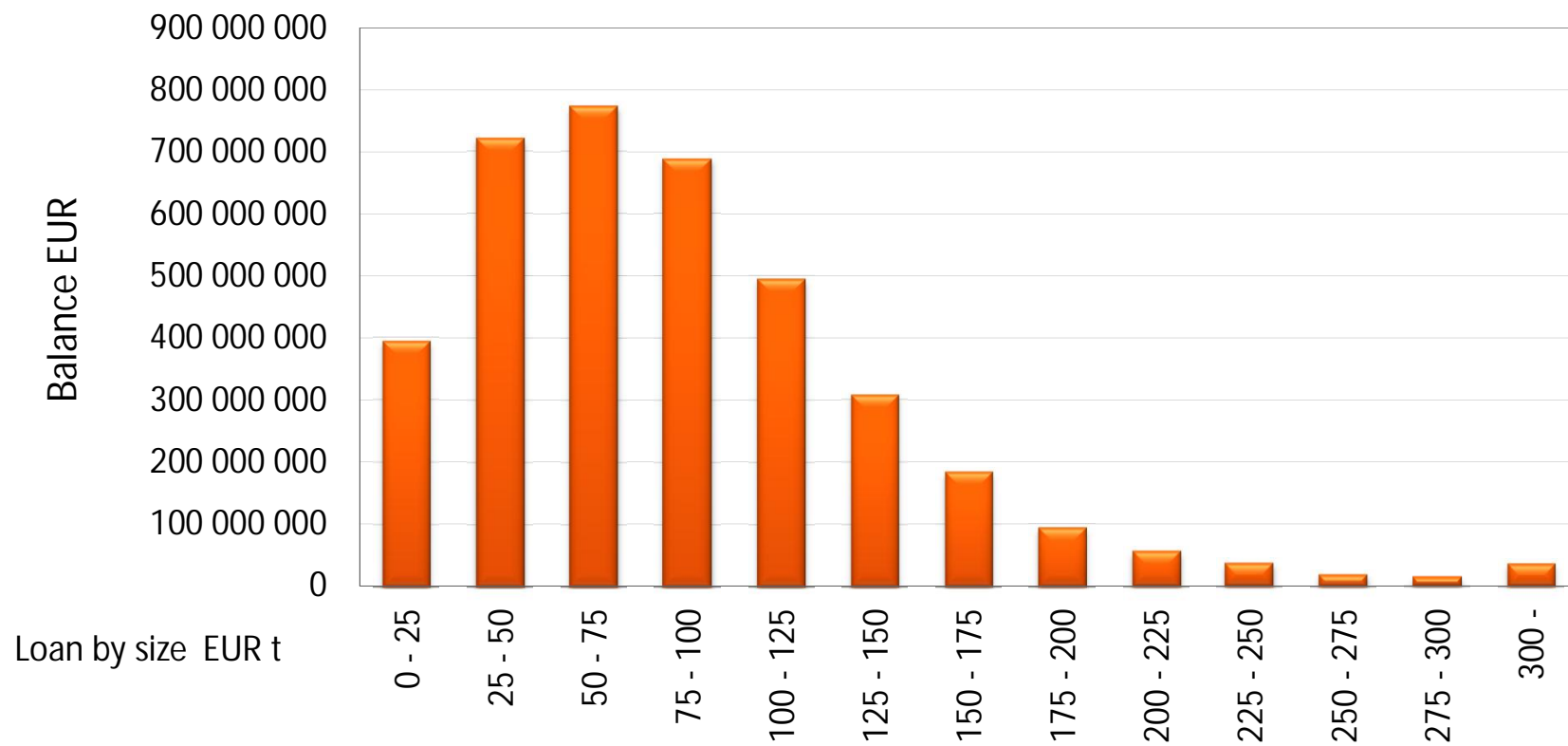
Main Features of OP Mortgage Bank Cover Asset Pool A as of June 2011

- Collateralized by first ranking Finnish mortgages.
- Current balance EUR 3.8 billion.
- Weighted Average indexed LTV of 43%
- Average loan size of approximately EUR 47,000
- 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 3.25 billion.



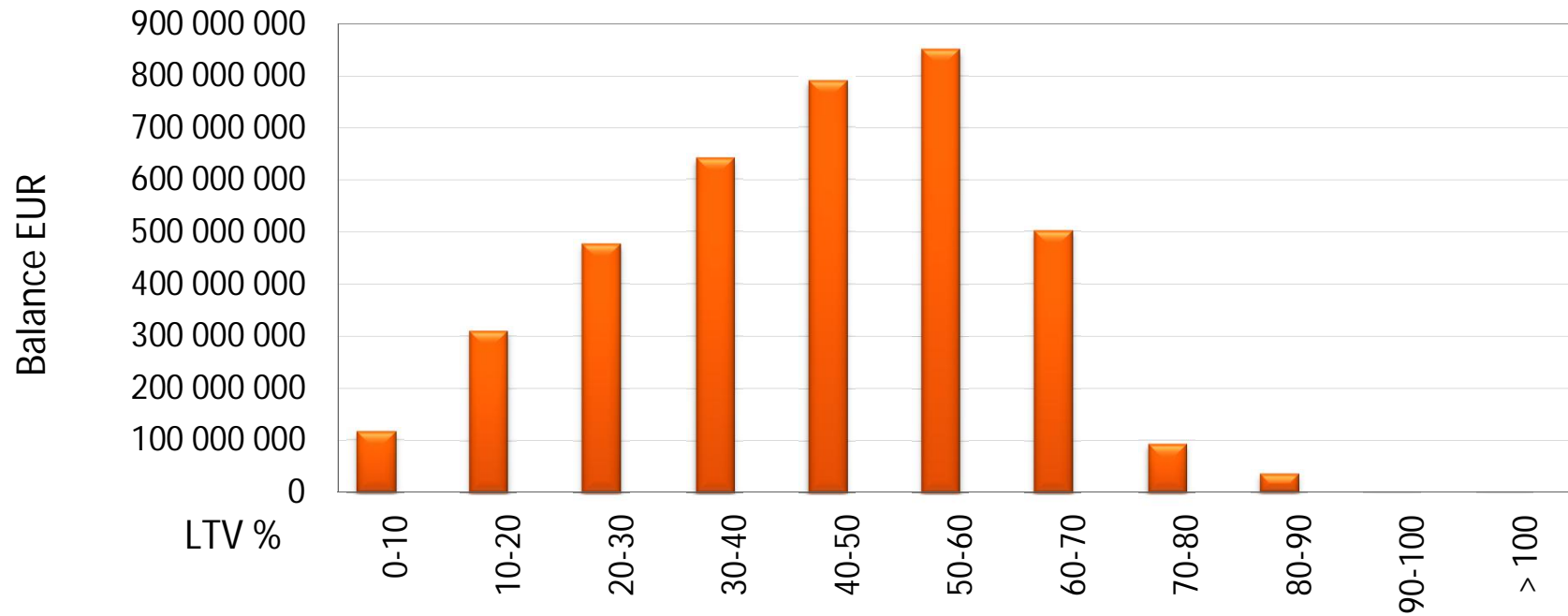
OPMB Asset Pool A Characteristics

Loans by size



OPMB Asset Pool A Characteristics

Loans by LTV

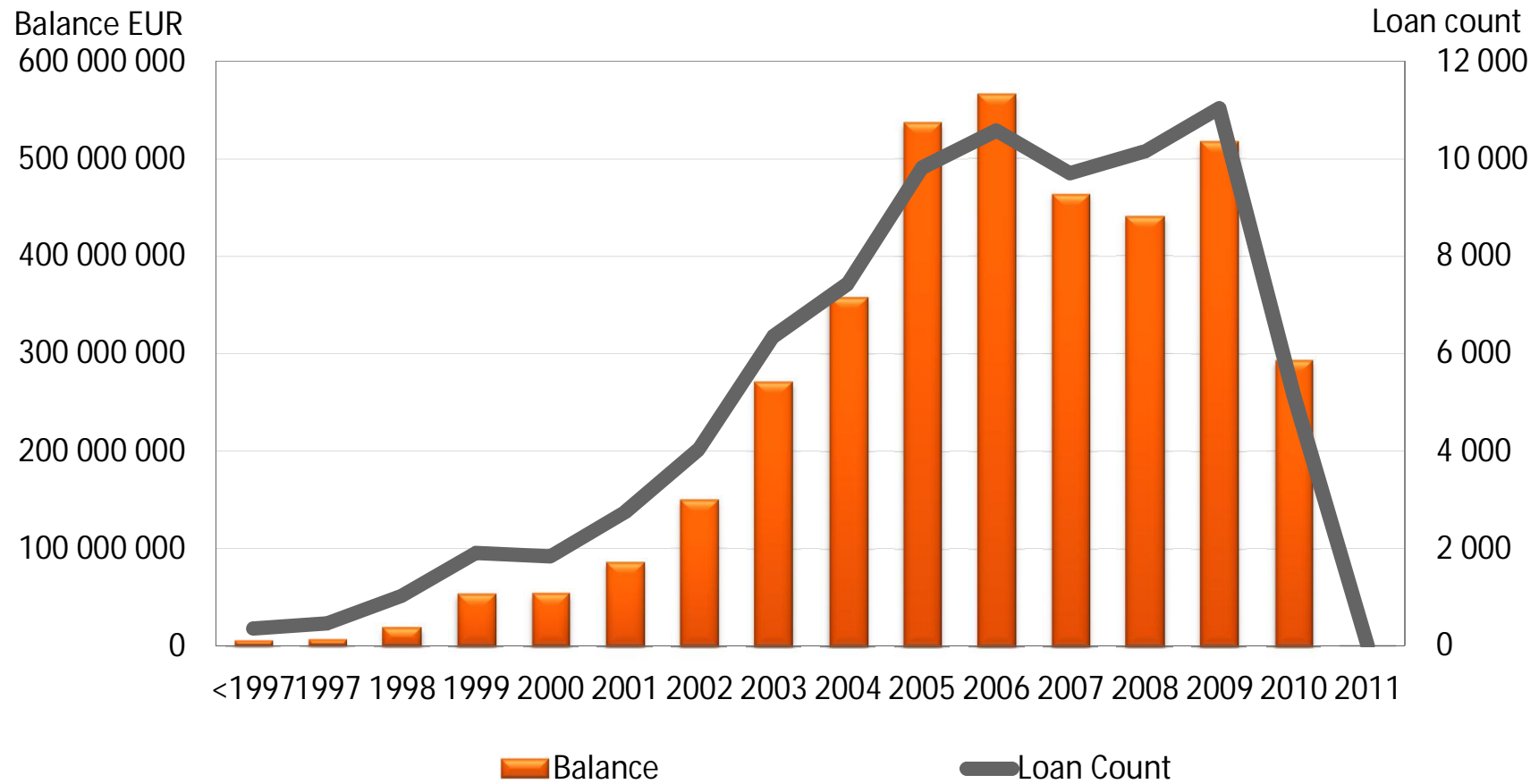


- Total assets EUR 3.8 billion
- Eligible Cover Pool assets EUR 3.8 billion
- Weighted Average indexed LTV of 43%
- Over collateralization 17.5%



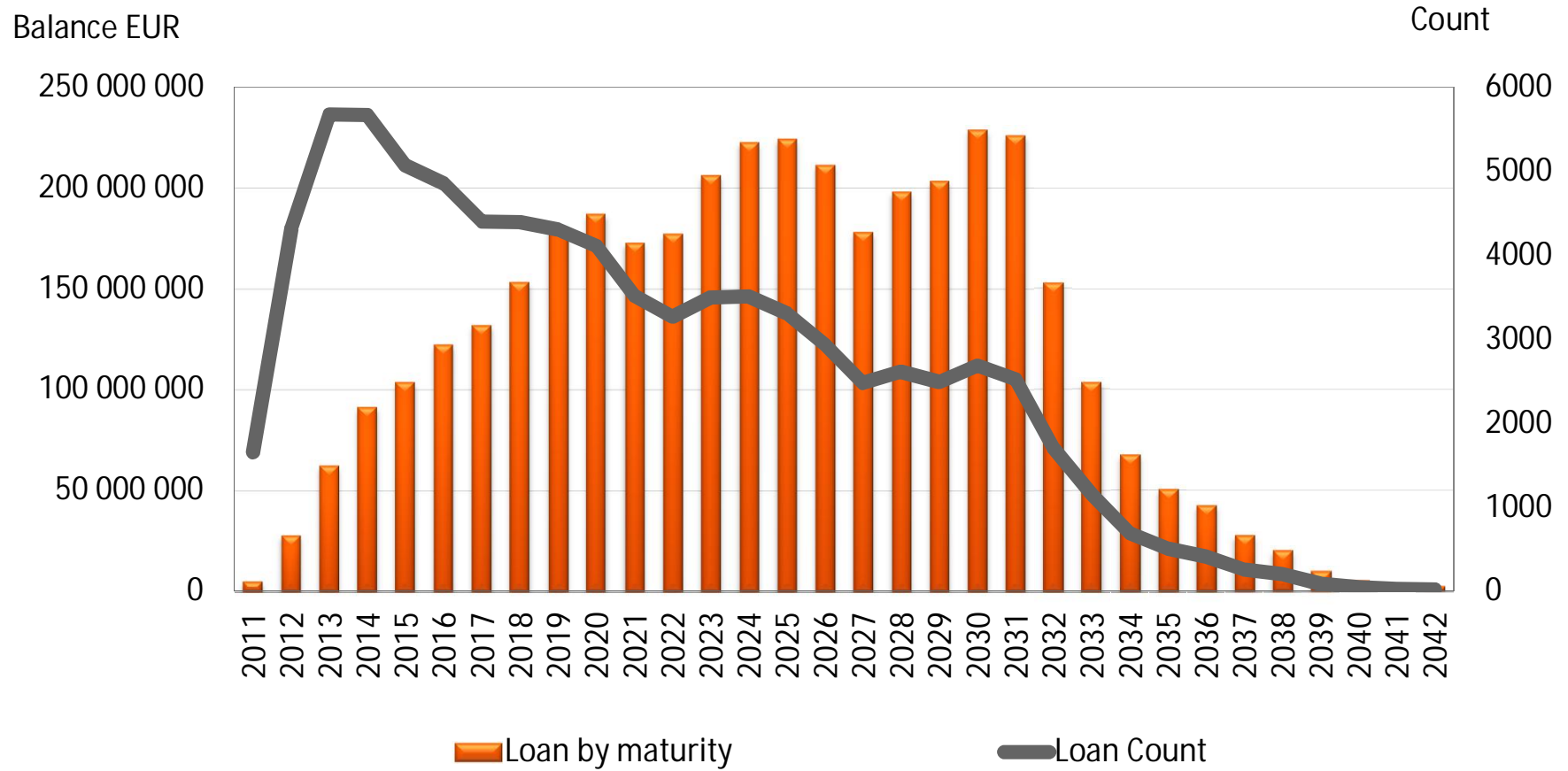
OPMB Asset Pool A Characteristics

Loans by origination year



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

