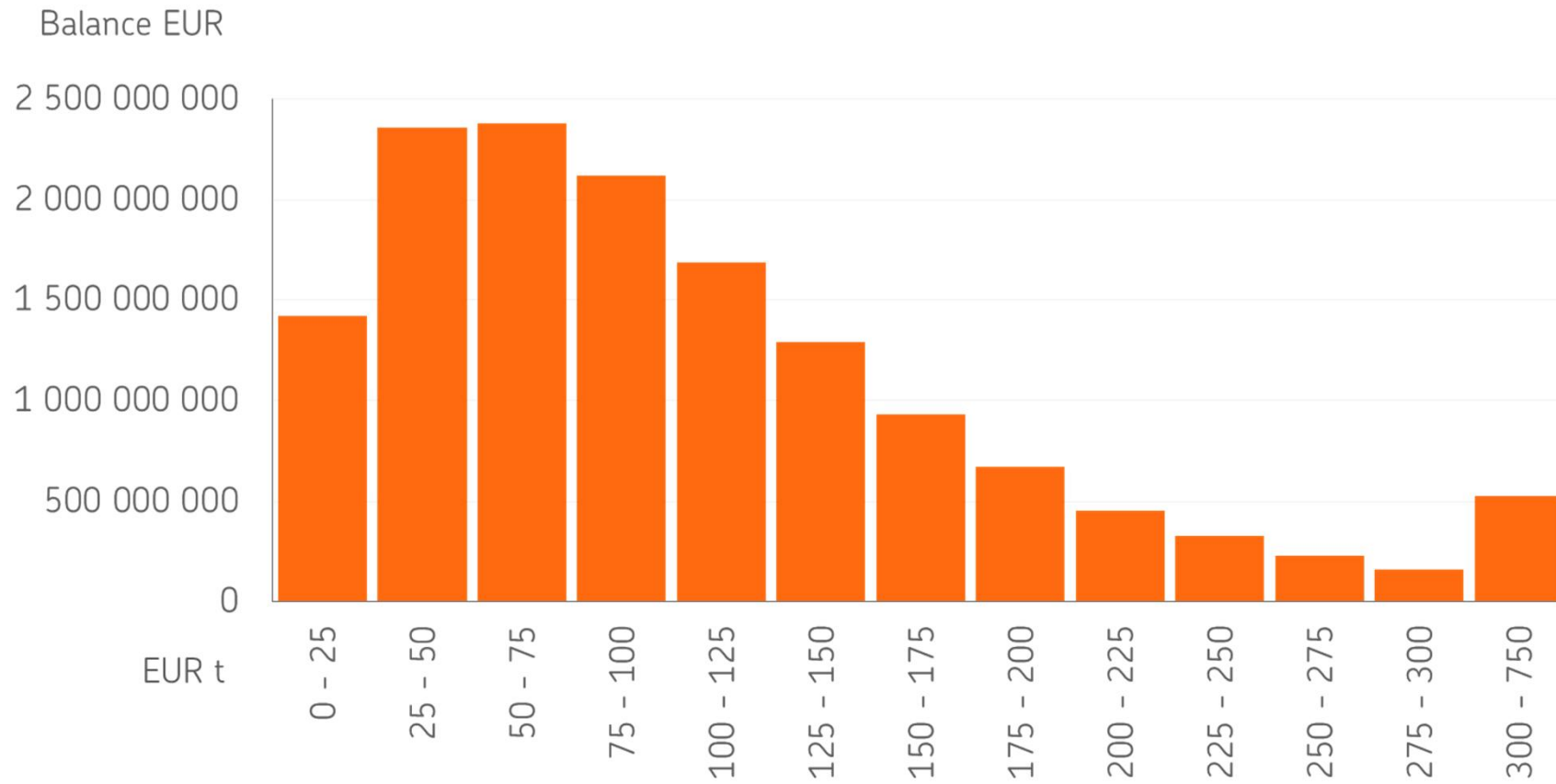


Main Features of OP Mortgage Bank's Cover Asset Pool as of 31 December 2019

- Collateralized by Finnish mortgages
- Current balance EUR 14.6 billion
- Weighted Average indexed LTV of 46%
- Average loan size of approximately EUR 51,600
- No loans over 60 days in arrears ongoing
- Variable interest rates: over 98% of all loans
- Hedging agreements in place in order to mitigate interest rate risk
- Total amount of covered bonds issued EUR 11.885 billion

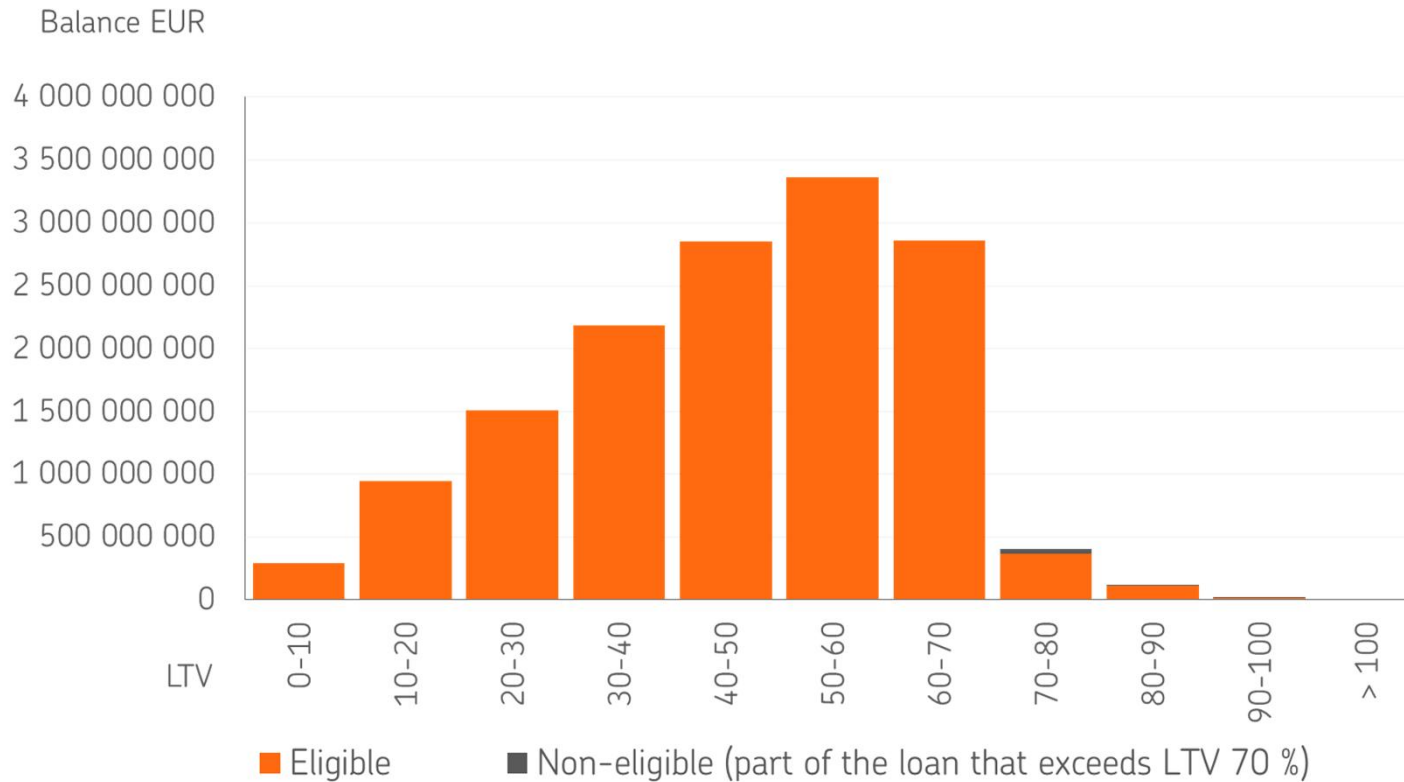
OPMB Cover Asset Pool Characteristics

Loans by size



OPMB Cover Asset Pool Characteristics

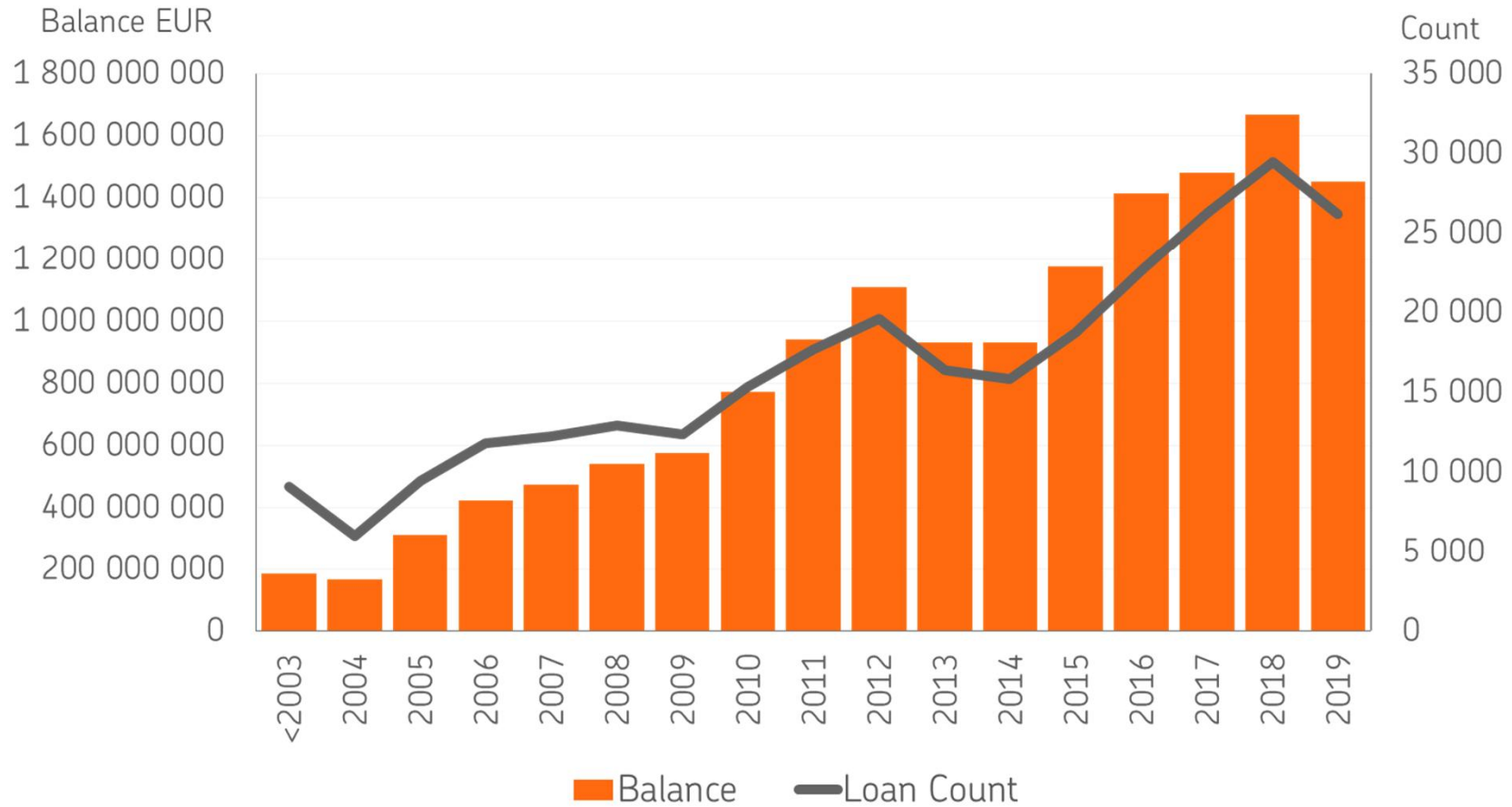
Loans by LTV



- Total assets EUR 14.6 billion
- Eligible Cover Pool assets EUR 14.5 billion
- Weighted average indexed LTV of 46%
- Over-collateralisation 22.1% Eligible only

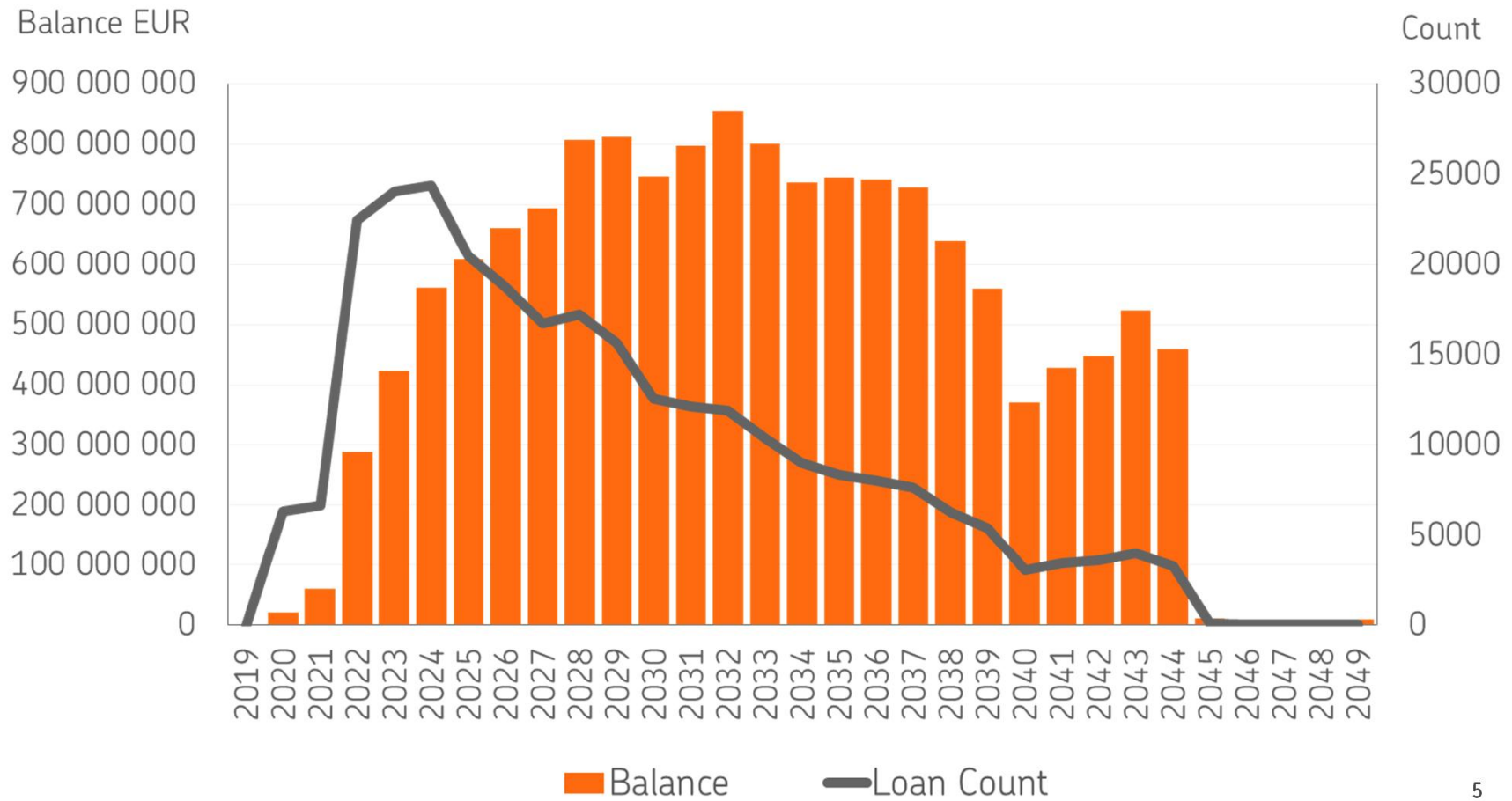
OPMB Cover Asset Pool Characteristics

Loans by origination year



OPMB Cover Asset Pool Characteristics

Loans by maturity



OPMB Cover Asset Pool Characteristics

Geographical distribution

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

