

# OPMB Asset Pool Characteristics; Pool B

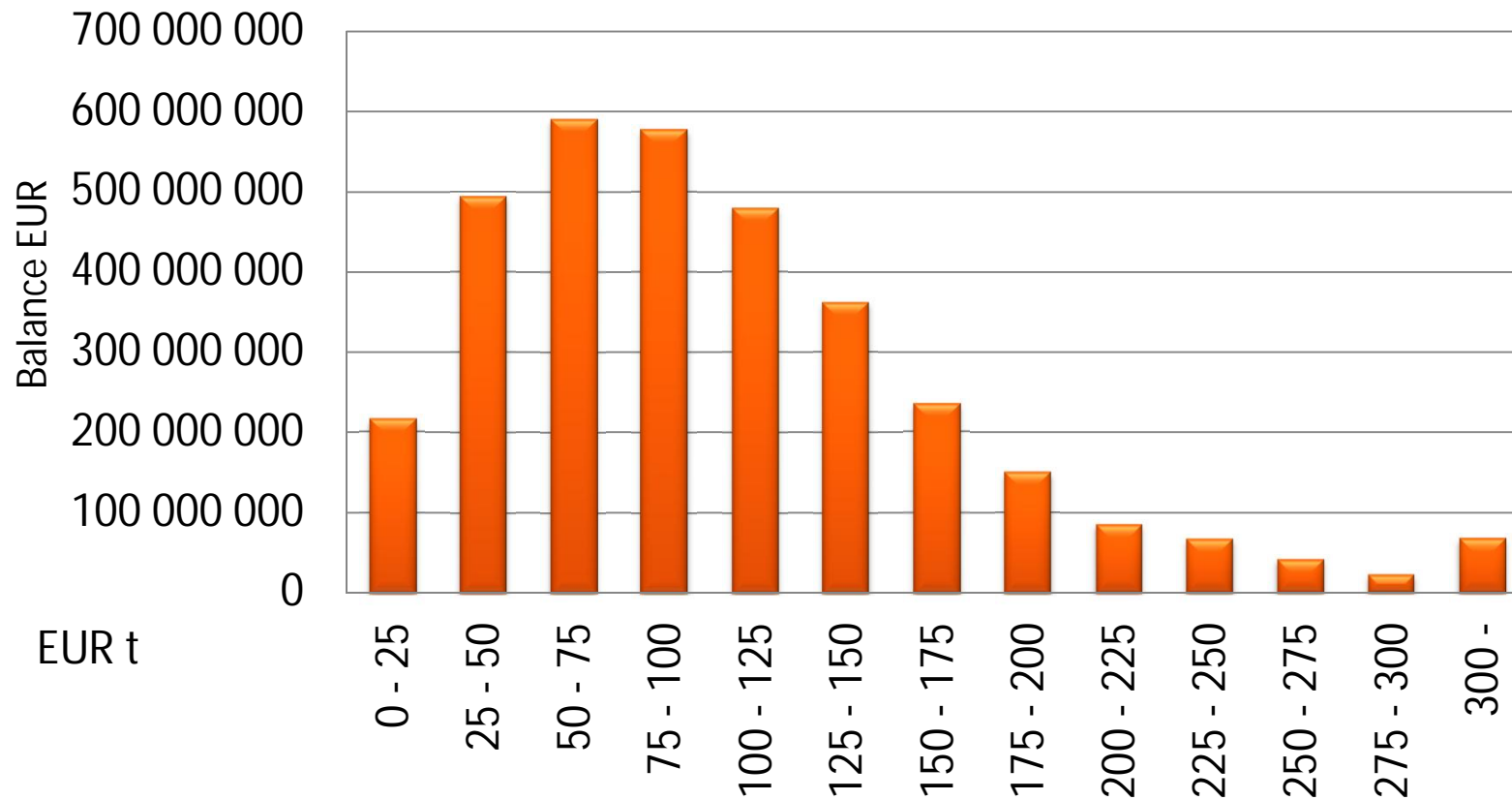
Covered bonds issued after 1 Aug. 2010,  
under the Finnish Act on Mortgage Credit Banks 680/2010

# Main Features of OP Mortgage Bank Cover Asset Pool B as of March 2012

- Collateralised by first-ranking Finnish mortgages
- Current balance EUR 3.4 billion
- Weighted Average indexed LTV of 54%
- Average loan size of approximately EUR 63,000
- 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 2.0 billion

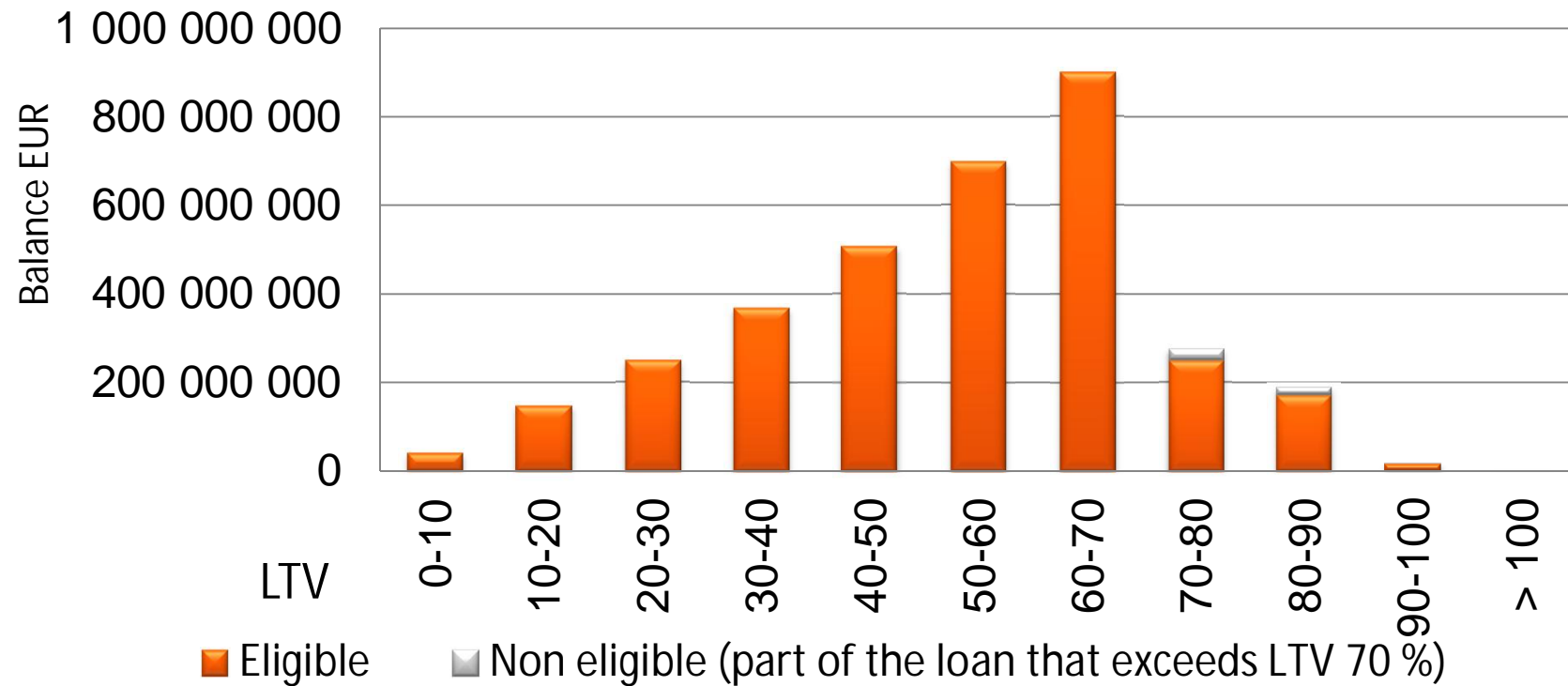
# OPMB Asset Pool B Characteristics

Loans by size



# OPMB Asset Pool B Characteristics

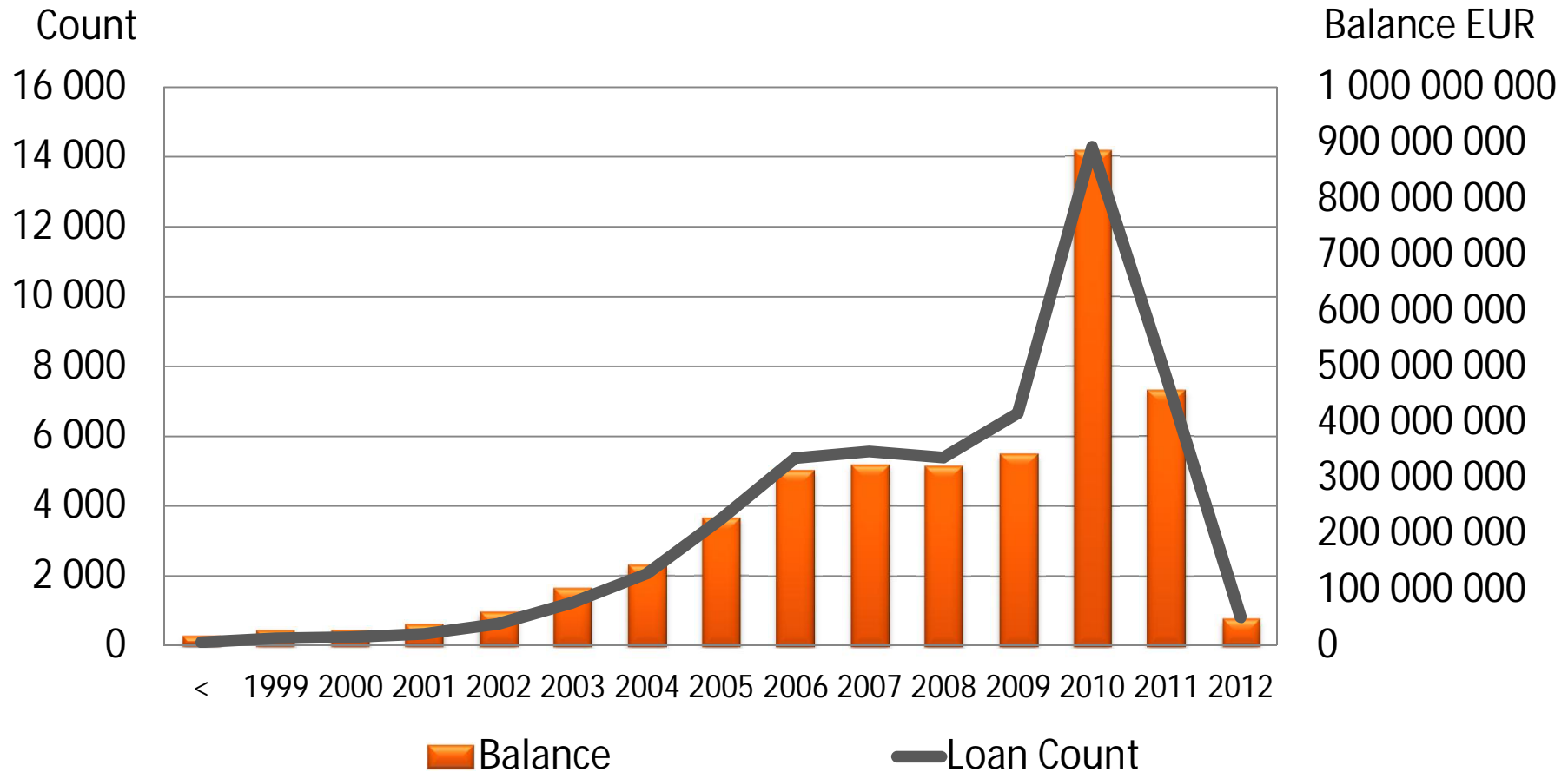
## Loans by LTV



- Total assets EUR 3,4 billion
- Eligible Cover Pool assets EUR 3,3 billion
- Weighted Average indexed LTV of 54%
- Over collateralisation 67,0 %

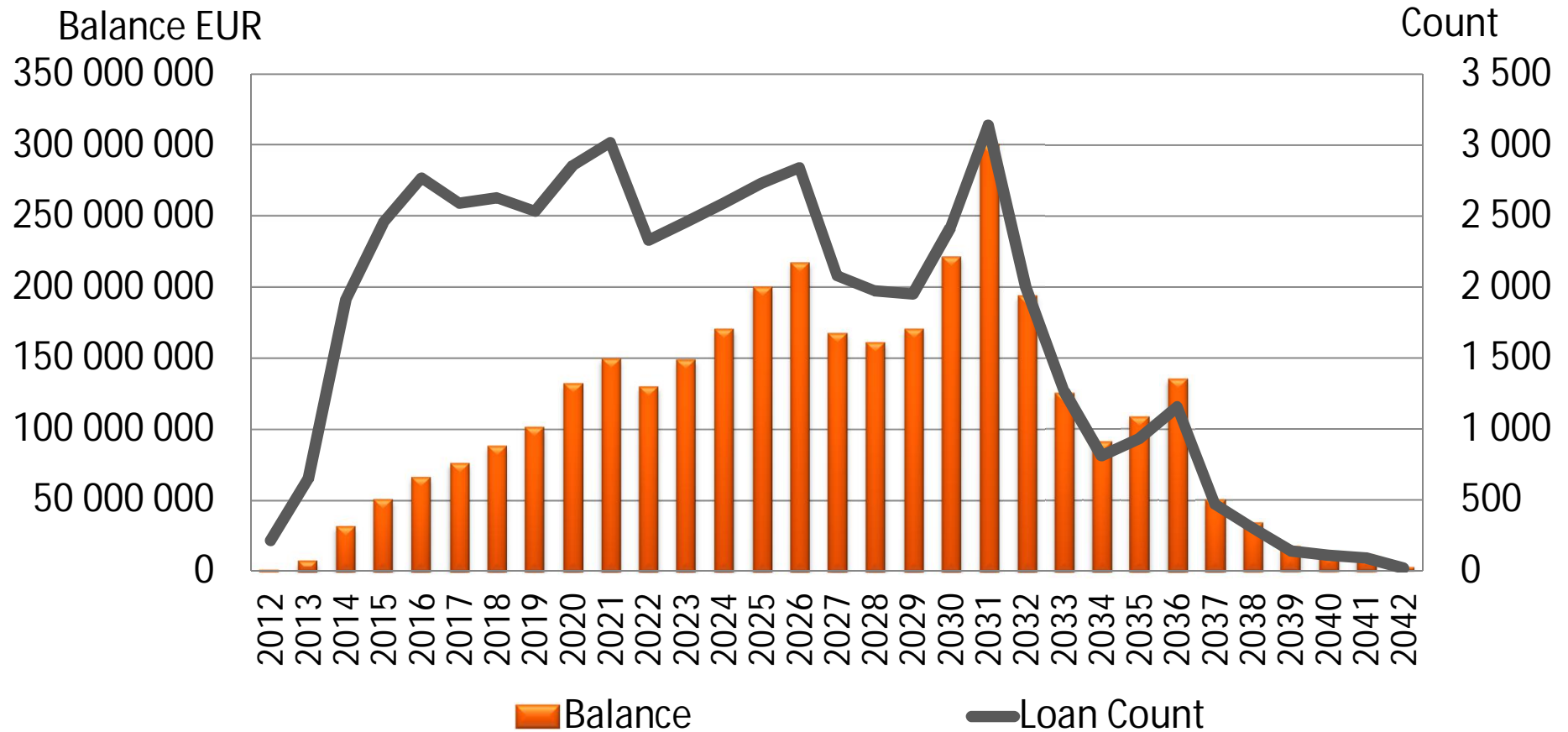
# OPMB Asset Pool B Characteristics

## Loans by origination year



# OPMB Asset Pool B Characteristics

## Loans by maturity



# OPMB Asset Pool B Characteristics

## Geographical distribution

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

