

# OPMB Asset Pool Characteristics; Pool B

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



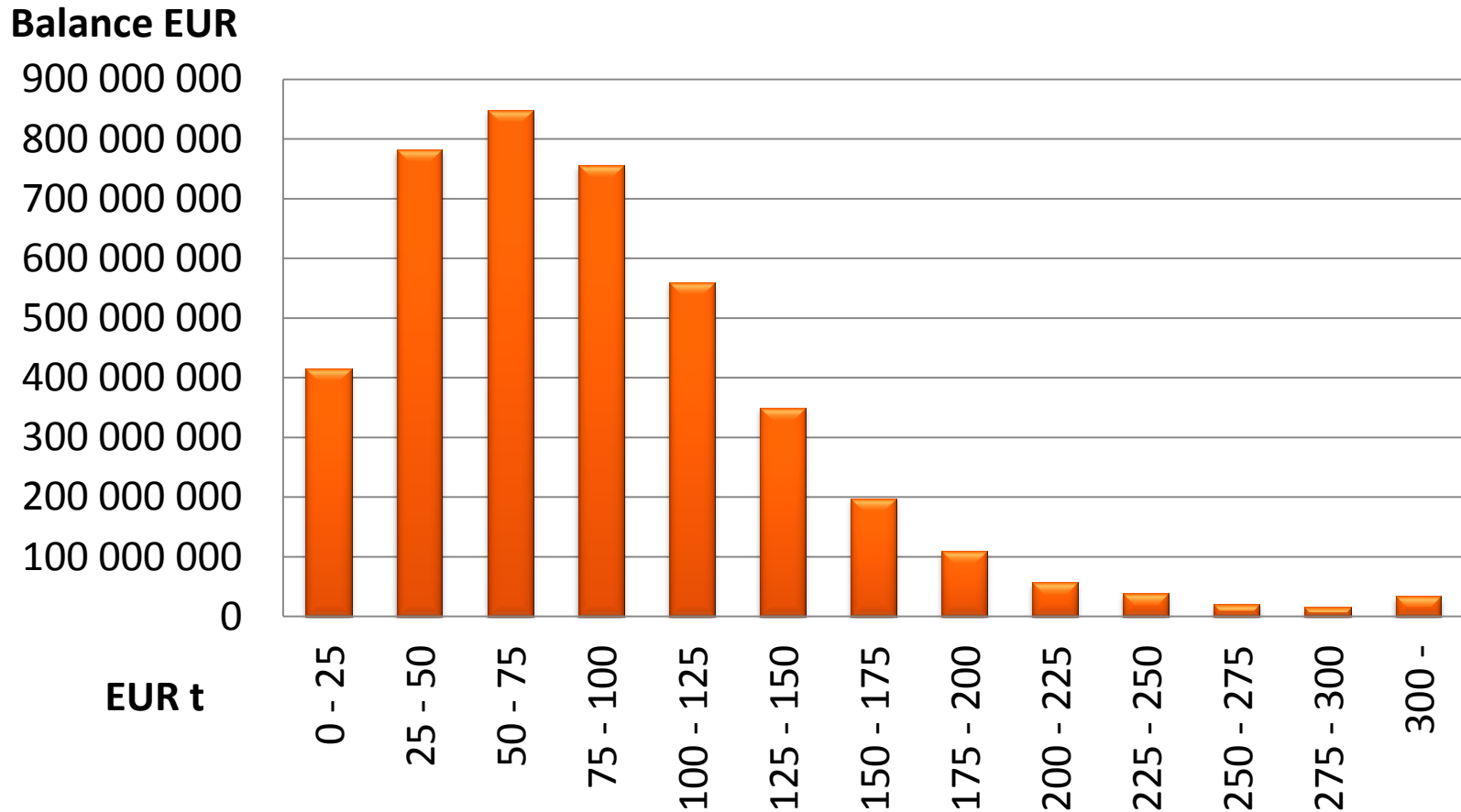
# Main Features of OP Mortgage Bank Cover Asset Pool B as of December 2011

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- Collateralized by first ranking Finnish mortgages
- Current balance EUR 2.9 billion
- Weighted Average indexed LTV of 54 %
- Average loan size of approximately EUR 64,000
- 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

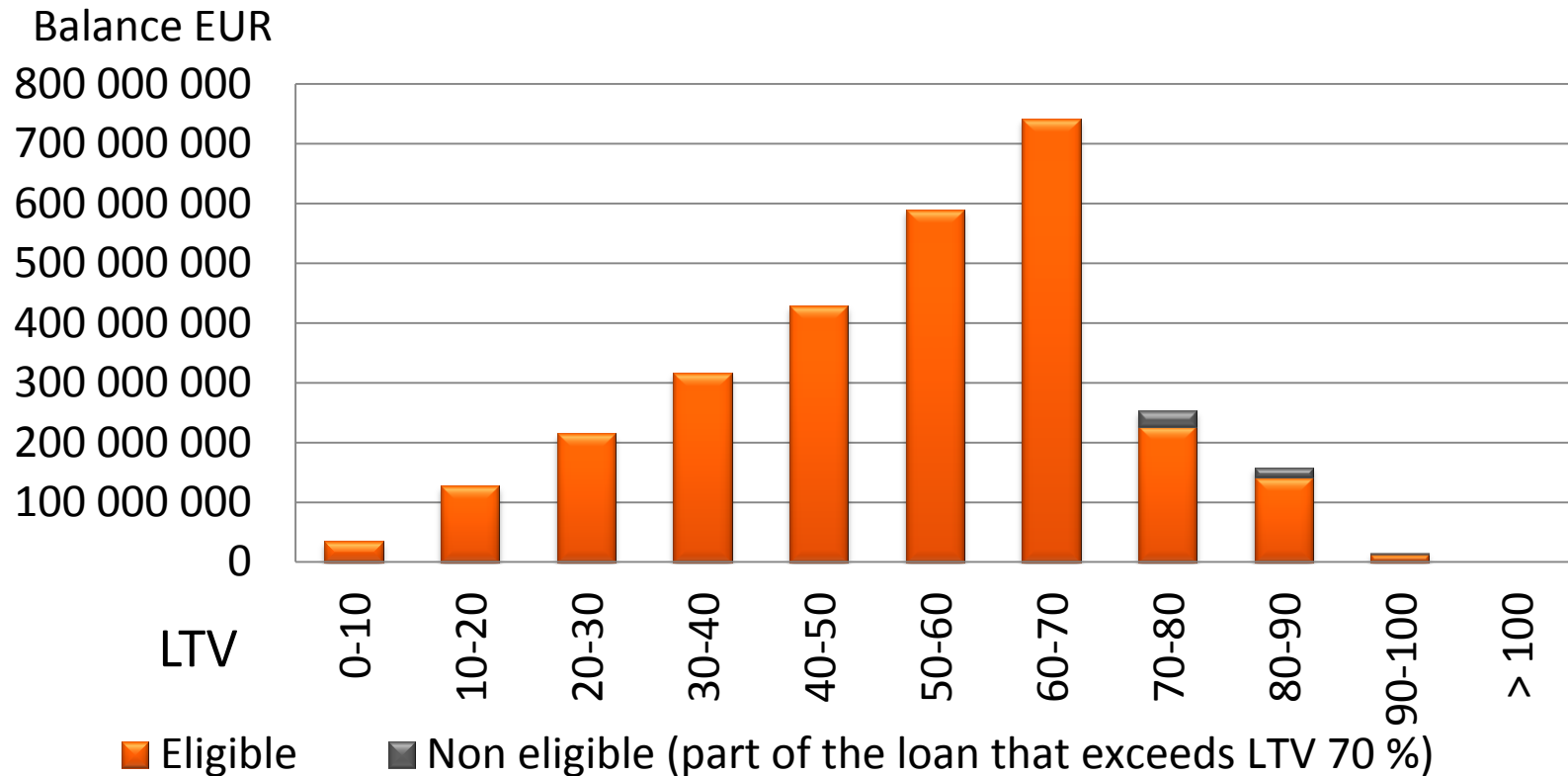
# OPMB Asset Pool B Characteristics

## Loans by size



# OPMB Asset Pool B Characteristics

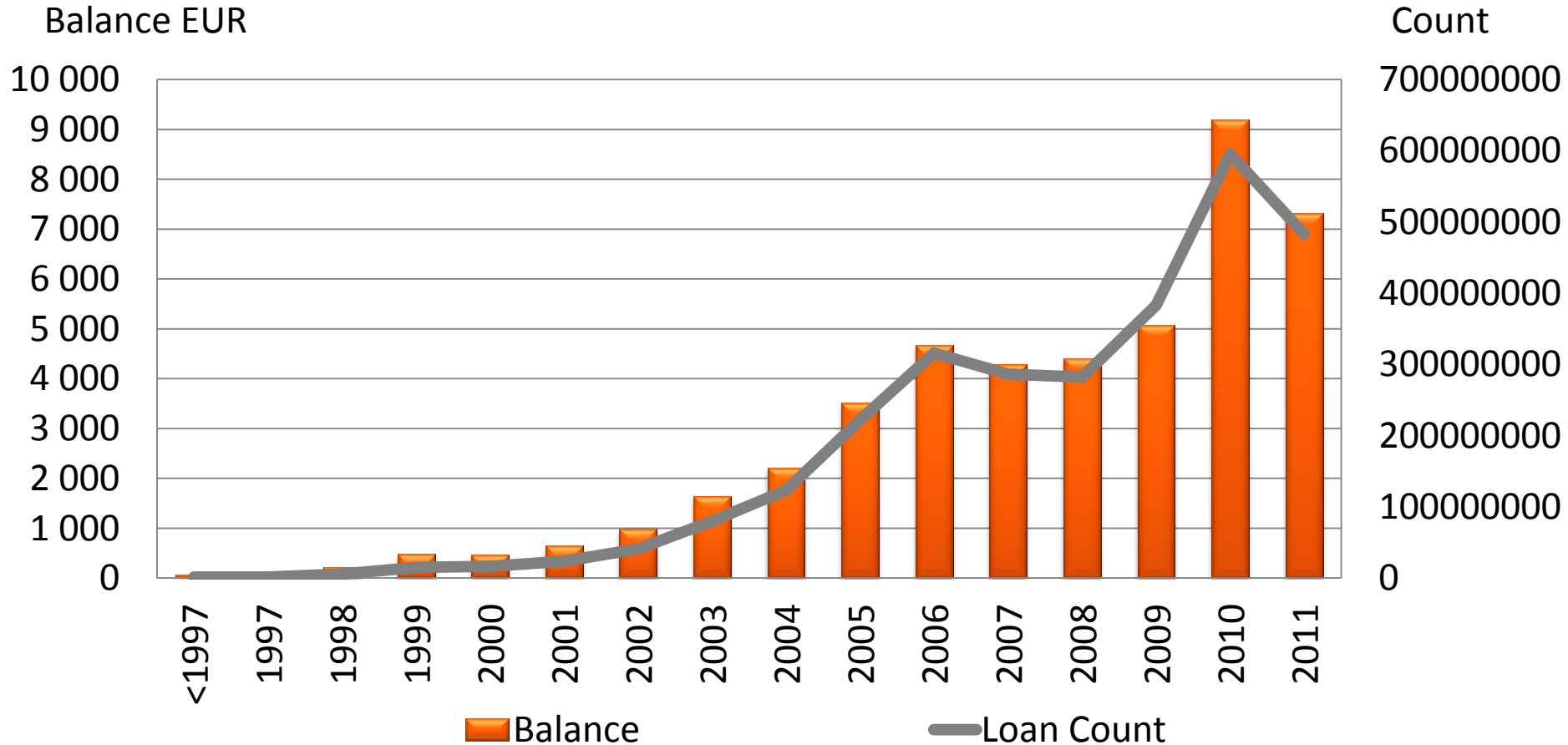
## Loans by LTV



- Total assets EUR 2.9 billion
- Eligible Cover Pool assets EUR 2.8 billion
- Weighted Average indexed LTV of 54%
- Over collateralisation 43,9 %

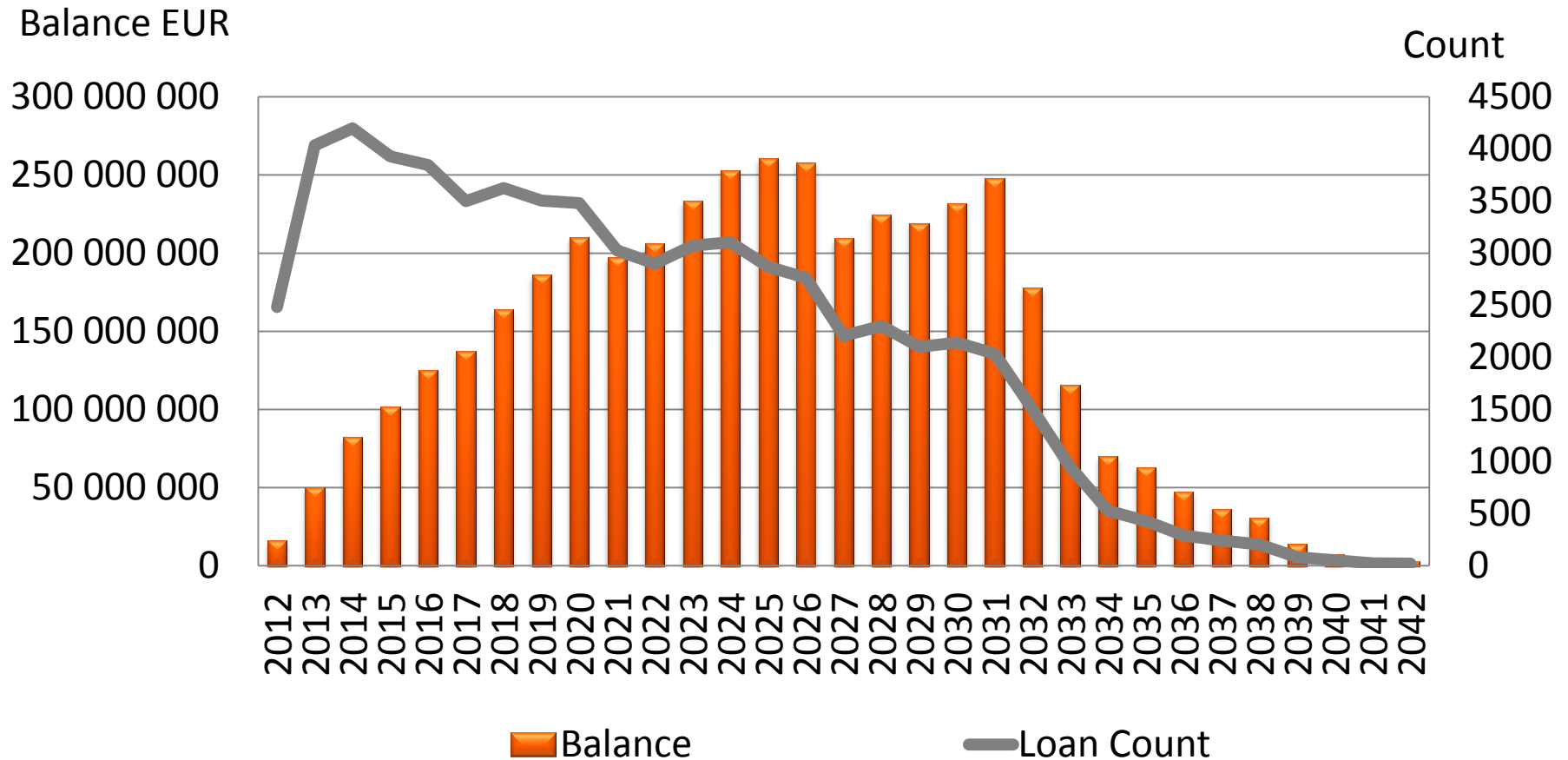
# OPMB Asset Pool B Characteristics

## 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

