

# OPMB Asset Pool Characteristics



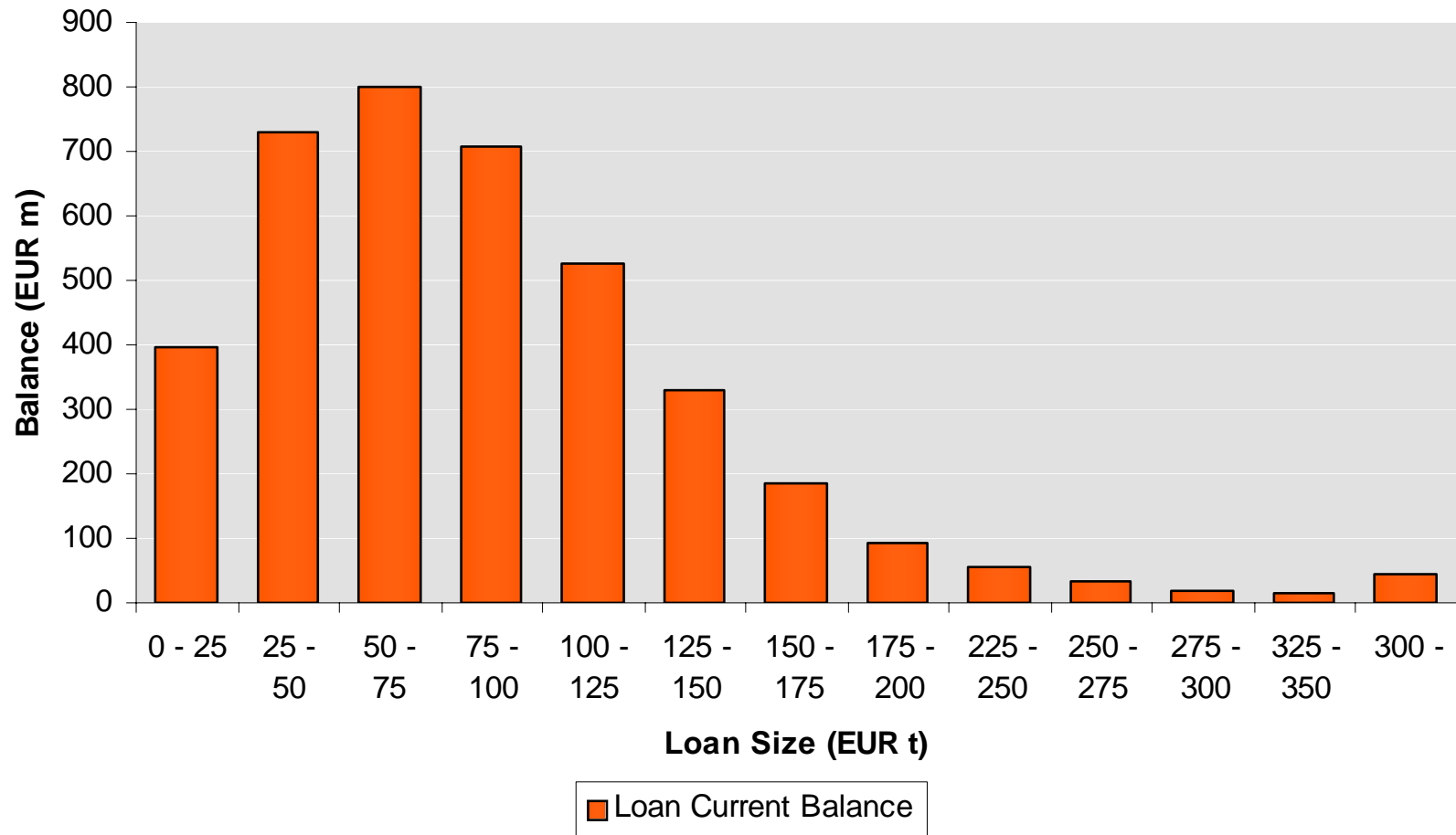
# Main Features of OP Mortgage Bank cover asset pool as of September 2010

- Collateralized by first ranking Finnish mortgages.
- Current balance EUR 3,9 billion.
- Weighted Average unindexed LTV of 45 %
- 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.

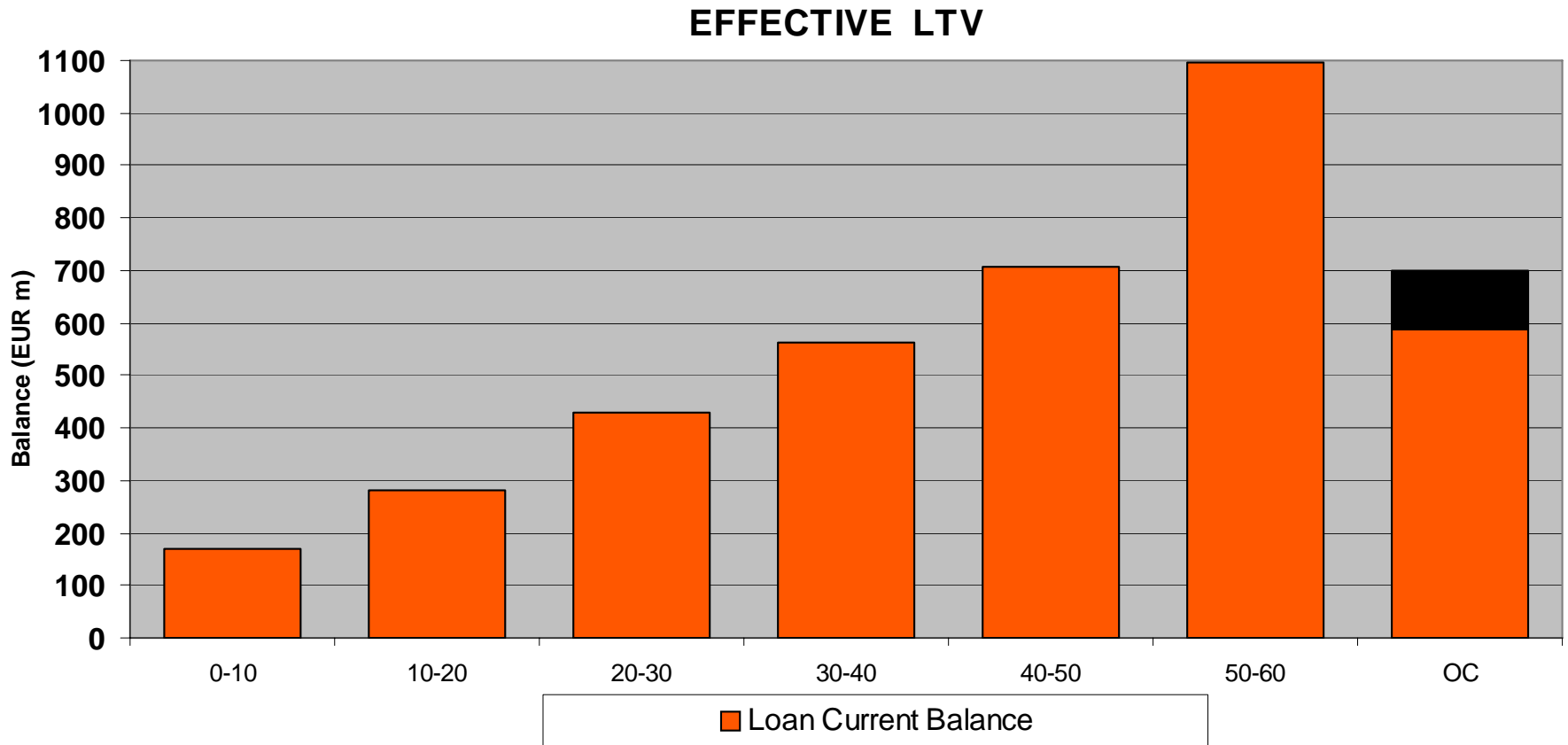


# OPMB Asset pool characteristics - loans by size

## Loan Current Balance



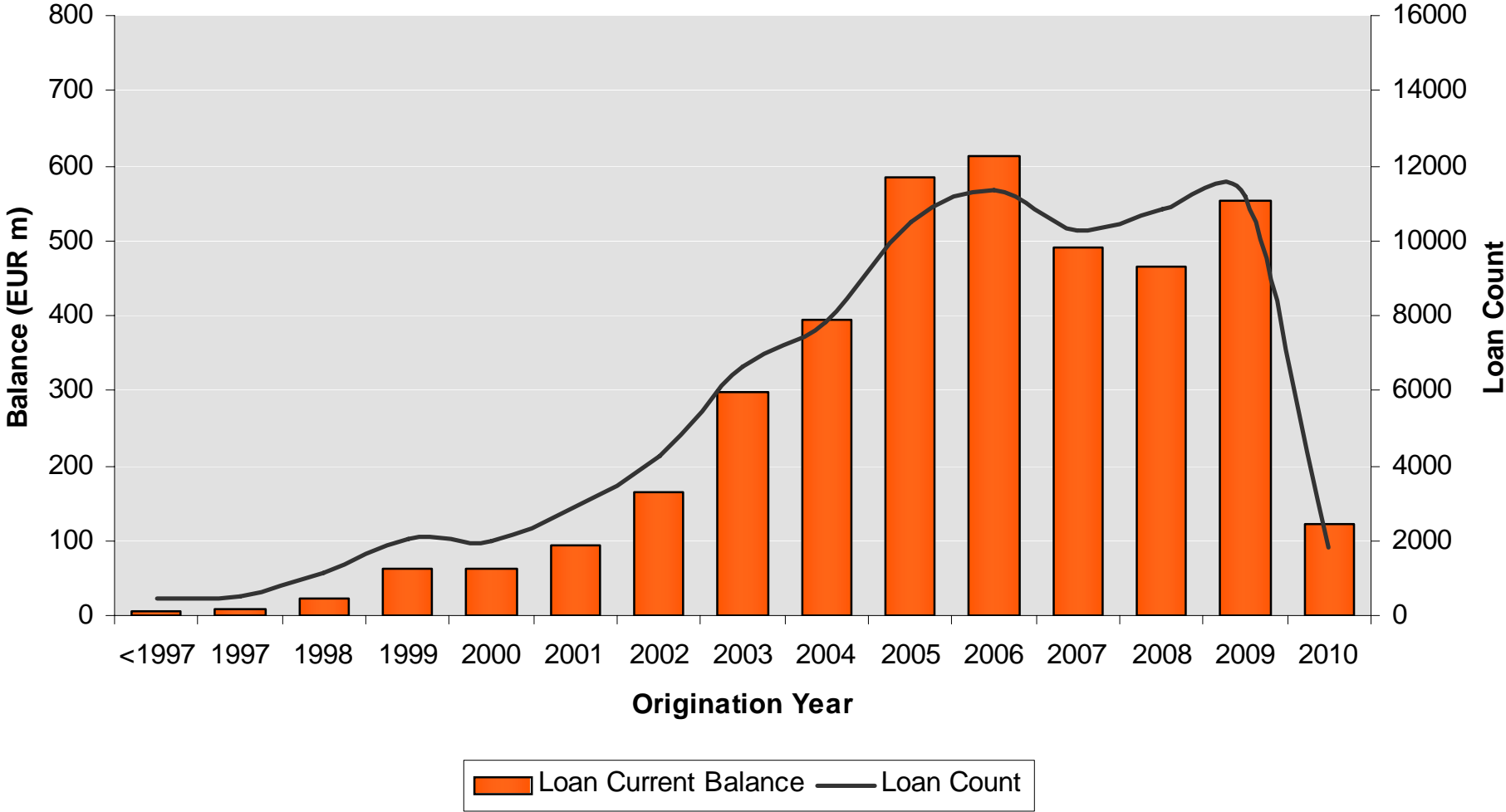
# OPMB Asset pool characteristics - loans by LTV



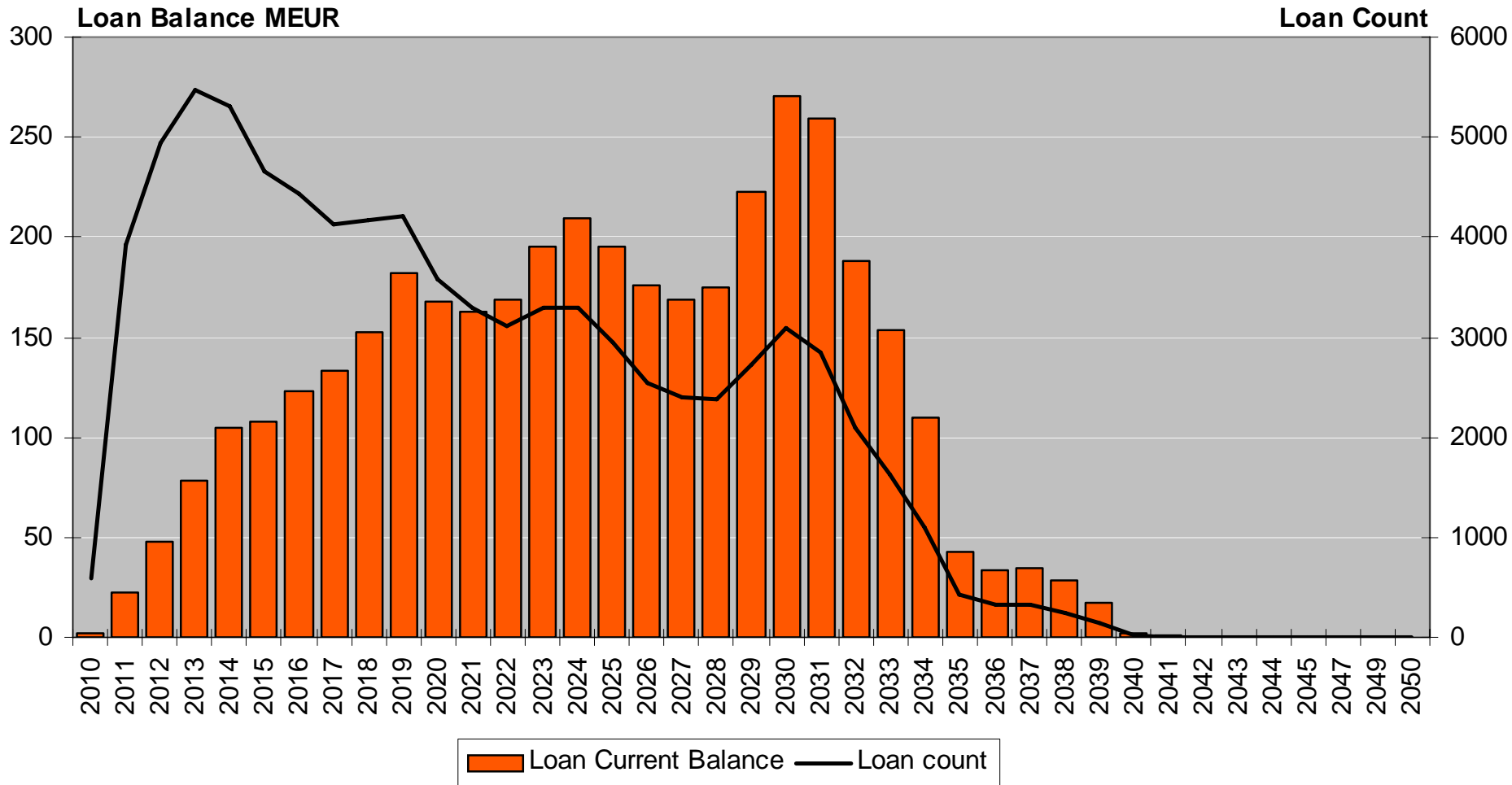
\*) the black portion of the OC presents the parts of loans in the LTV range of 60-85

# OPMB Asset pool characteristics

## - loans by origination year



# OPMB Asset pool characteristics - loans by maturity



# OPMB Asset pool characteristics

## -Geographical distributions

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

