



OPMB Asset Pool Characteristics; Pool B

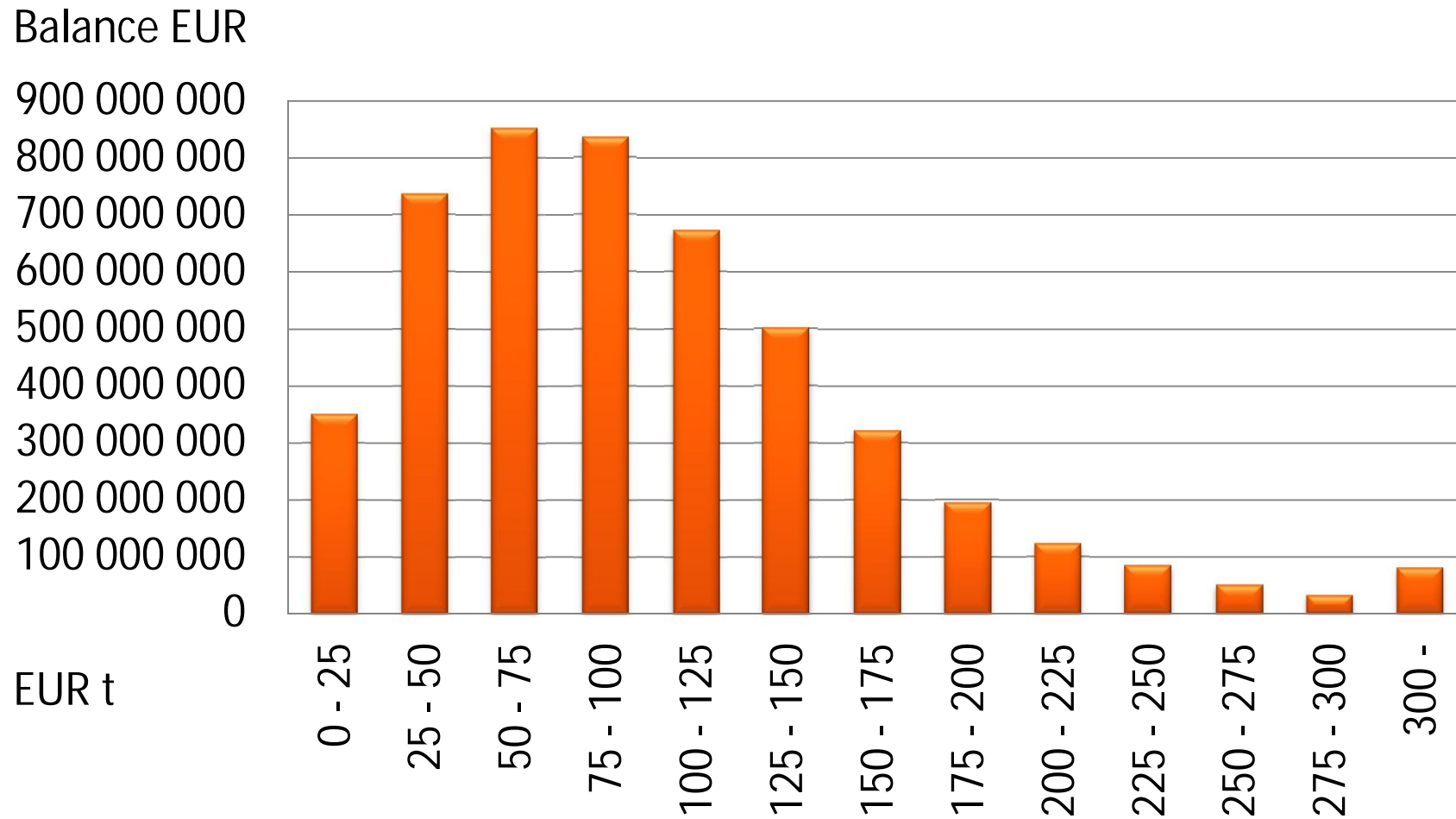
Covered bonds issued after 1 Aug. 2010,
under the Finnish Act on Mortgage Credit Banks 680/2010

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

- Collateralised by Finnish mortgages
- Current balance EUR 4.8 billion
- Weighted Average indexed LTV of 52%
- Average loan size of approximately EUR 59,000
- 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 3.35 billion

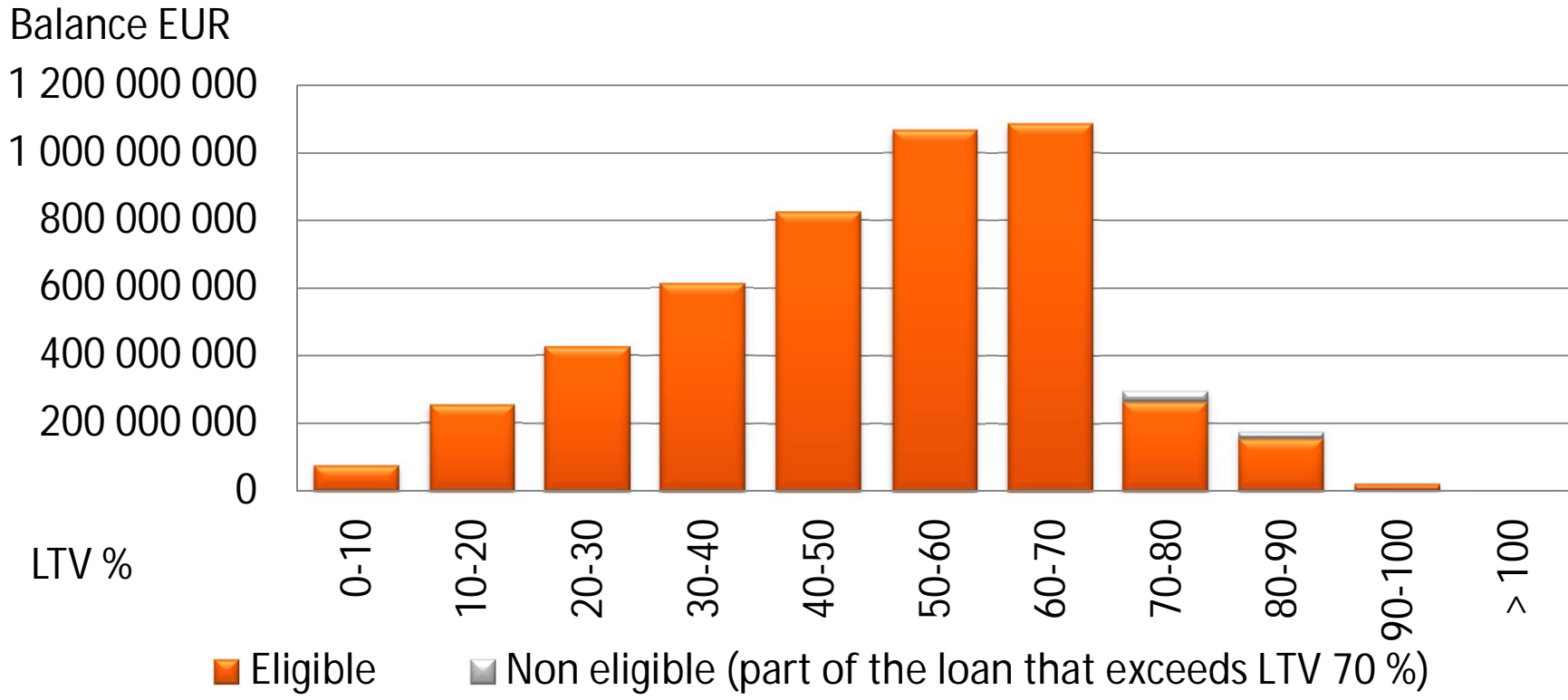
OPMB Asset Pool B Characteristics

Loans by size



OPMB Asset Pool B Characteristics

Loans by LTV

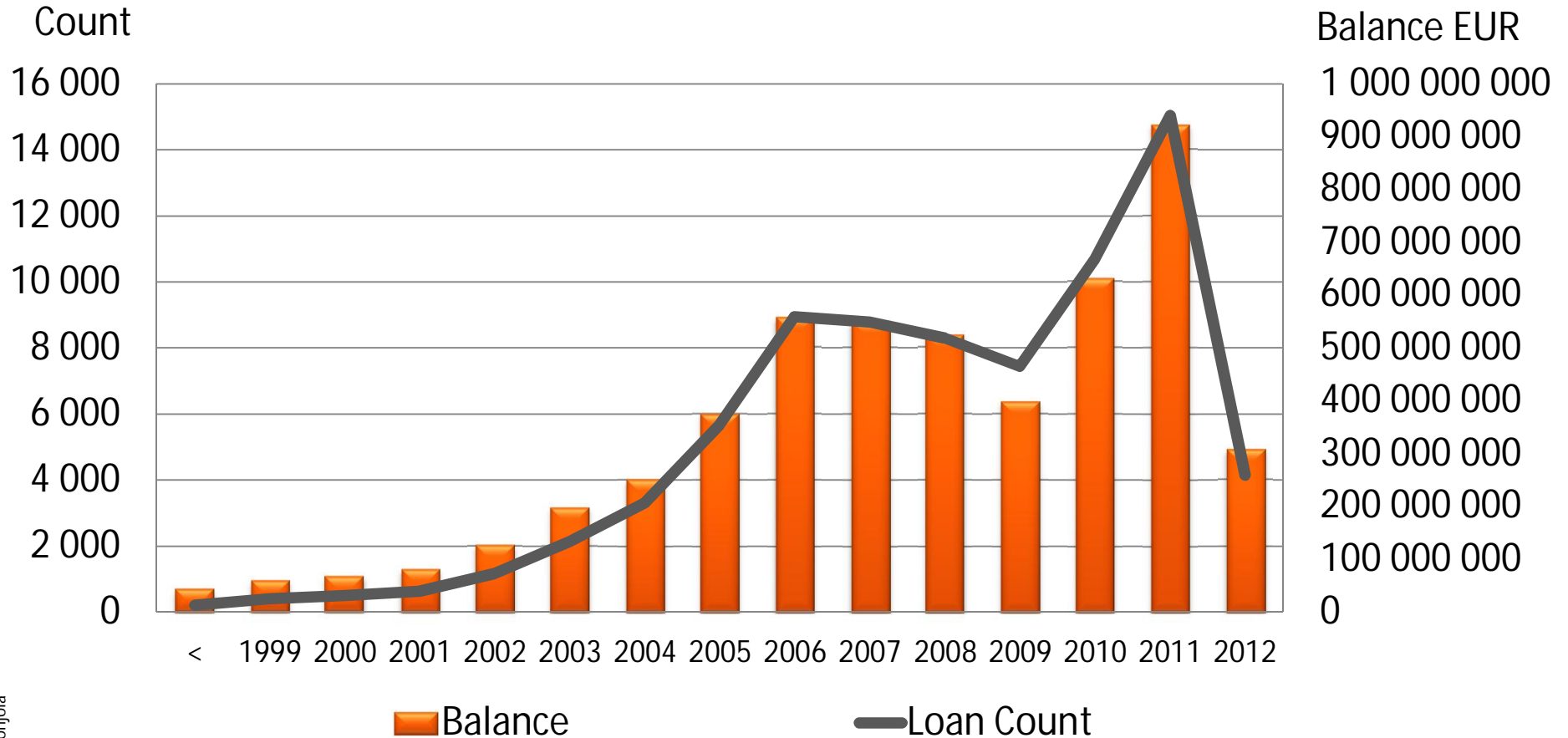


- Total assets EUR 4.8 billion
- Eligible Cover Pool assets EUR 4.8 billion
- Weighted Average indexed LTV of 52%
- Over collateralisation 47.0%

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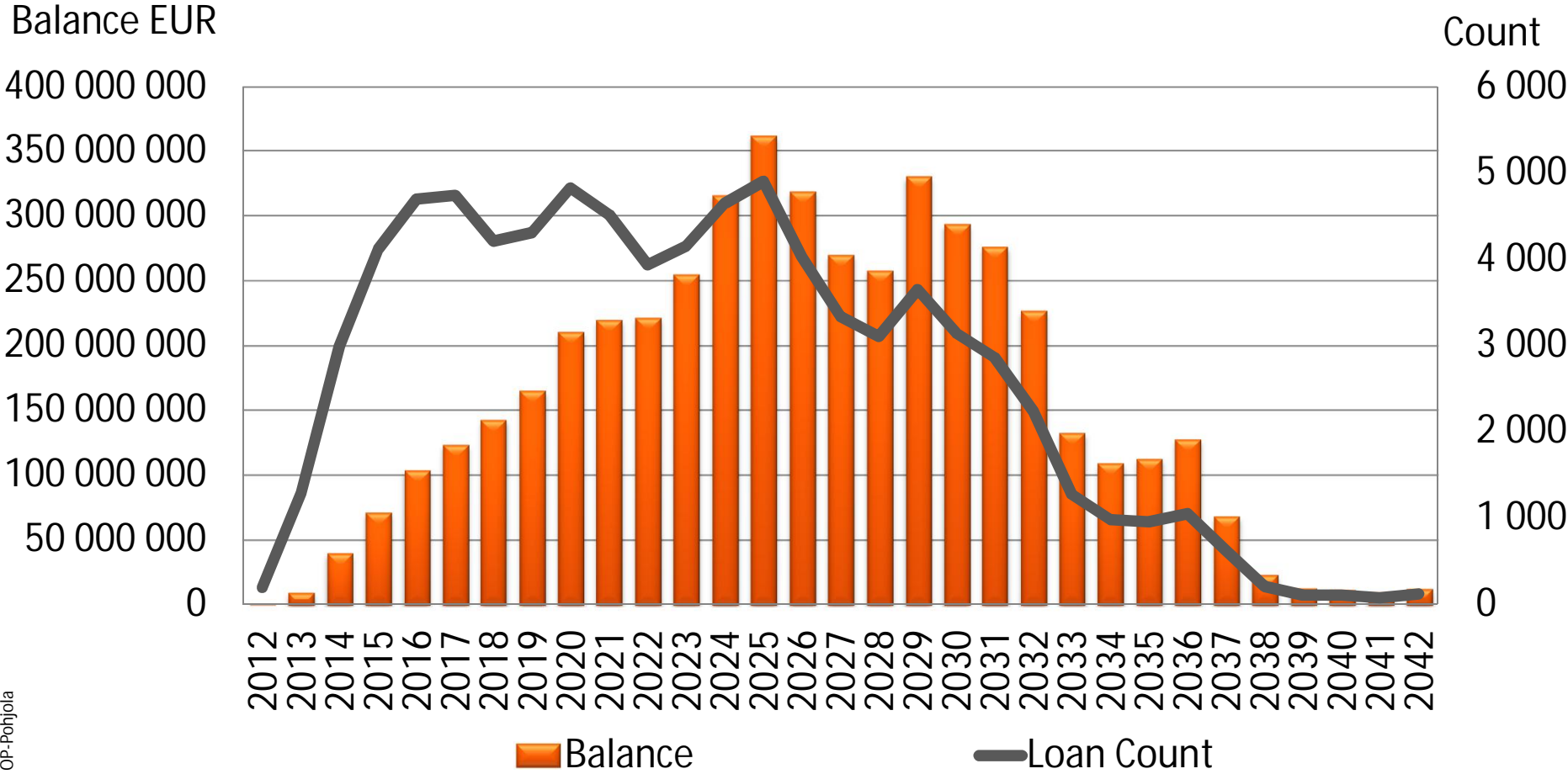
OPMB Asset Pool B Characteristics

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

