

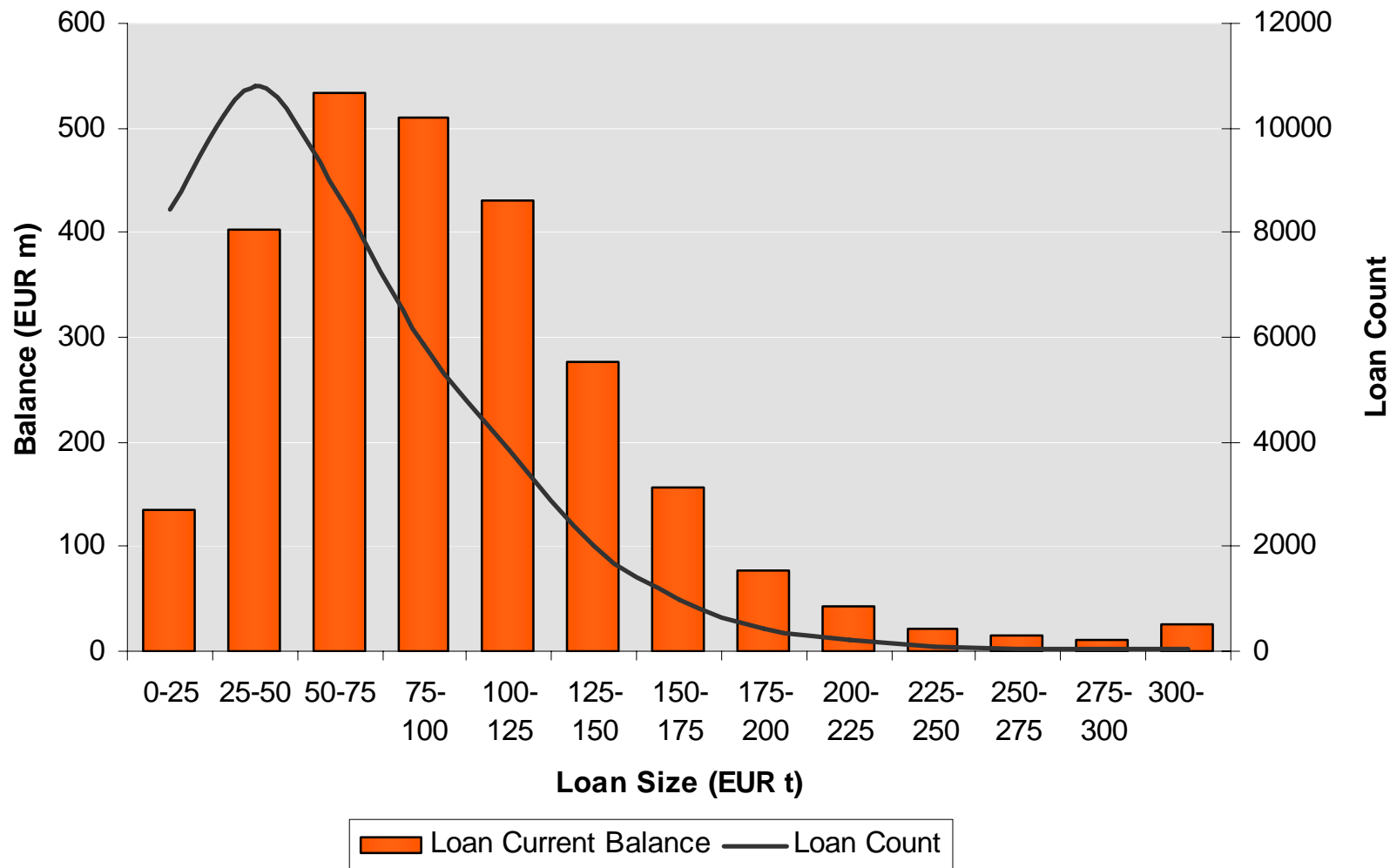
# OPMB Asset Pool Characteristics



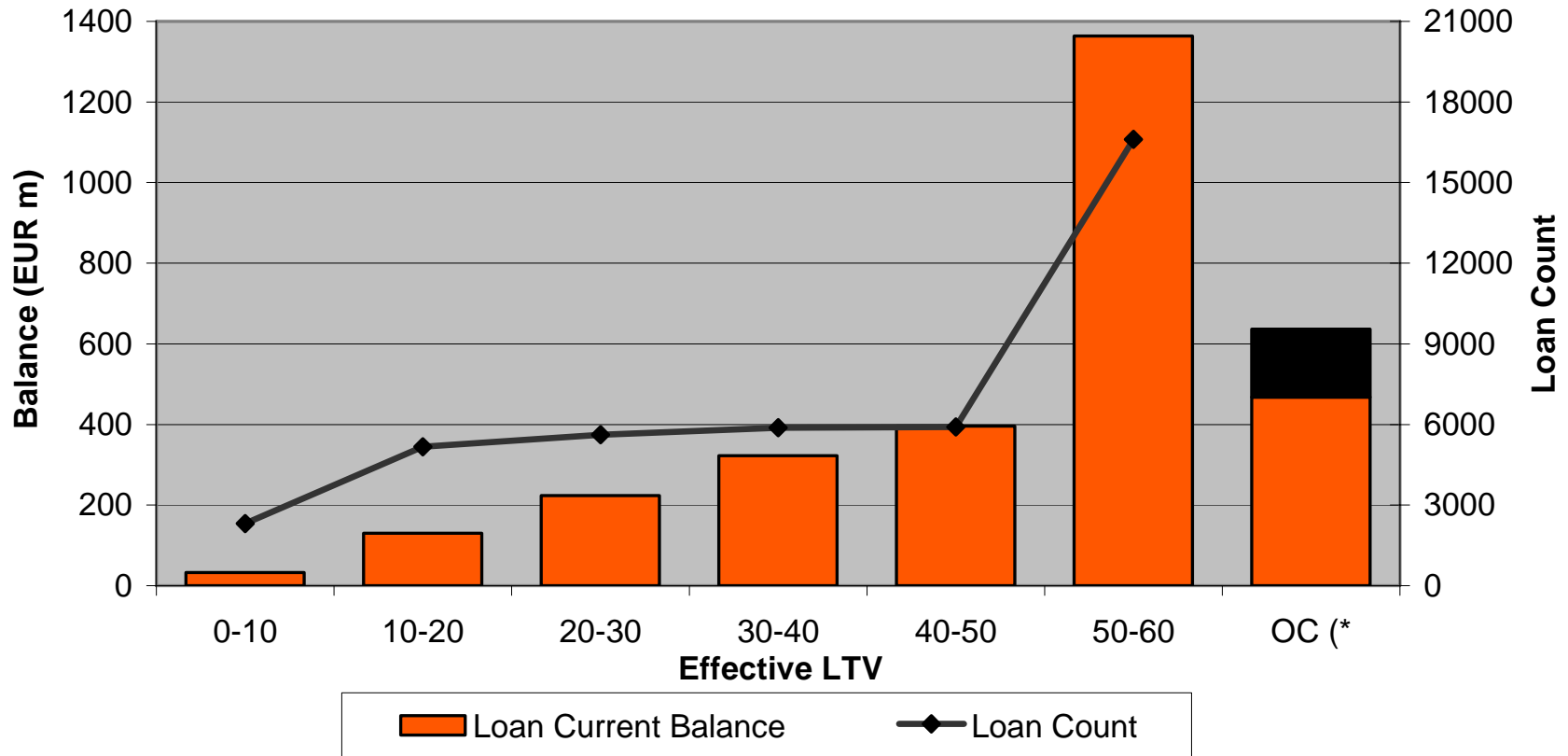
# Main Features of OP Mortgage Bank cover asset pool as of December 2008

- Collateralized by first ranking Finnish mortgages.
- Current balance EUR 2,63 billion.
- Weighted Average unindexed LTV of 53 %
- 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 characteristics - loans by size



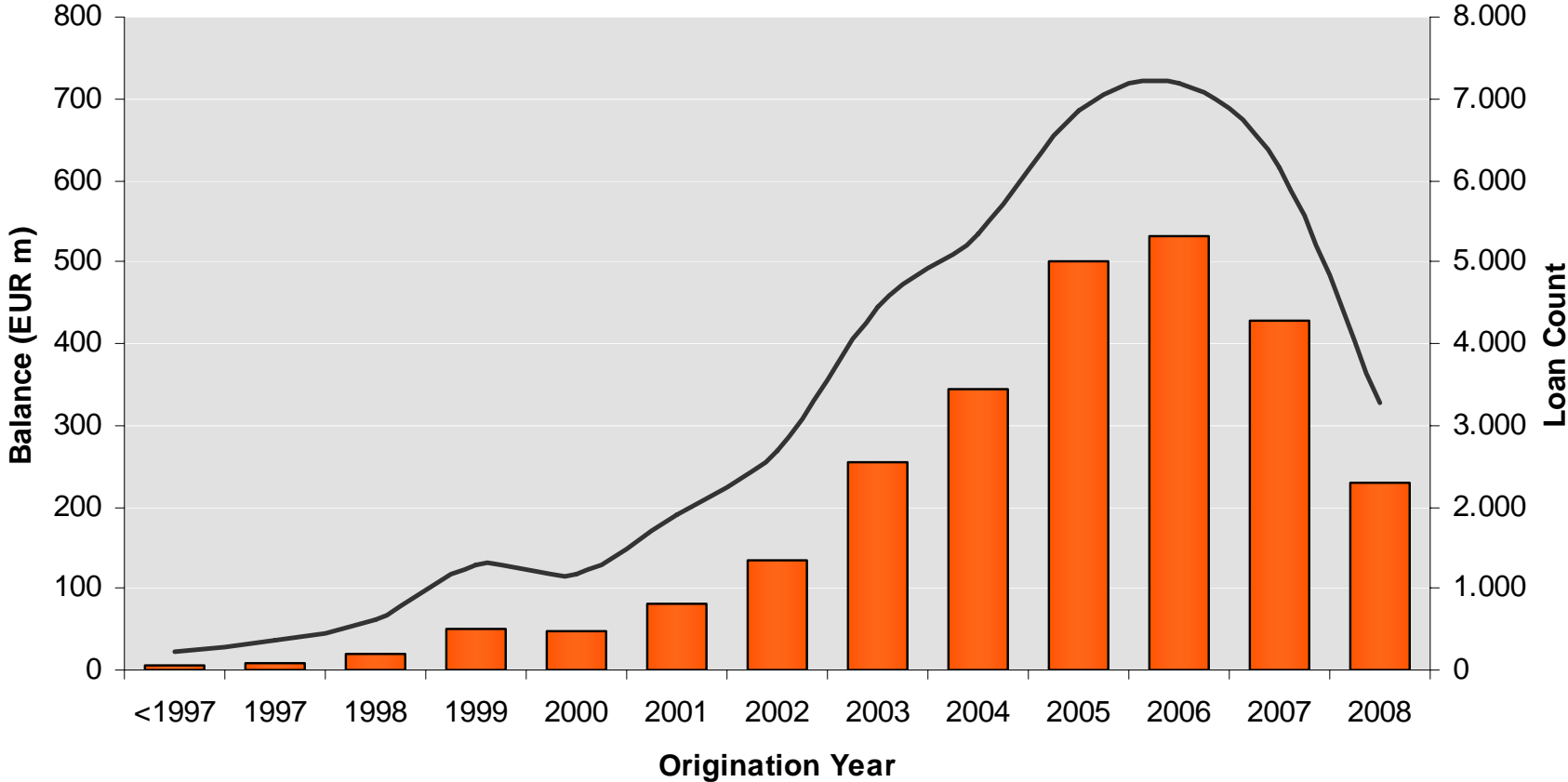
# OPMB Asset pool characteristics - loans by LTV



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

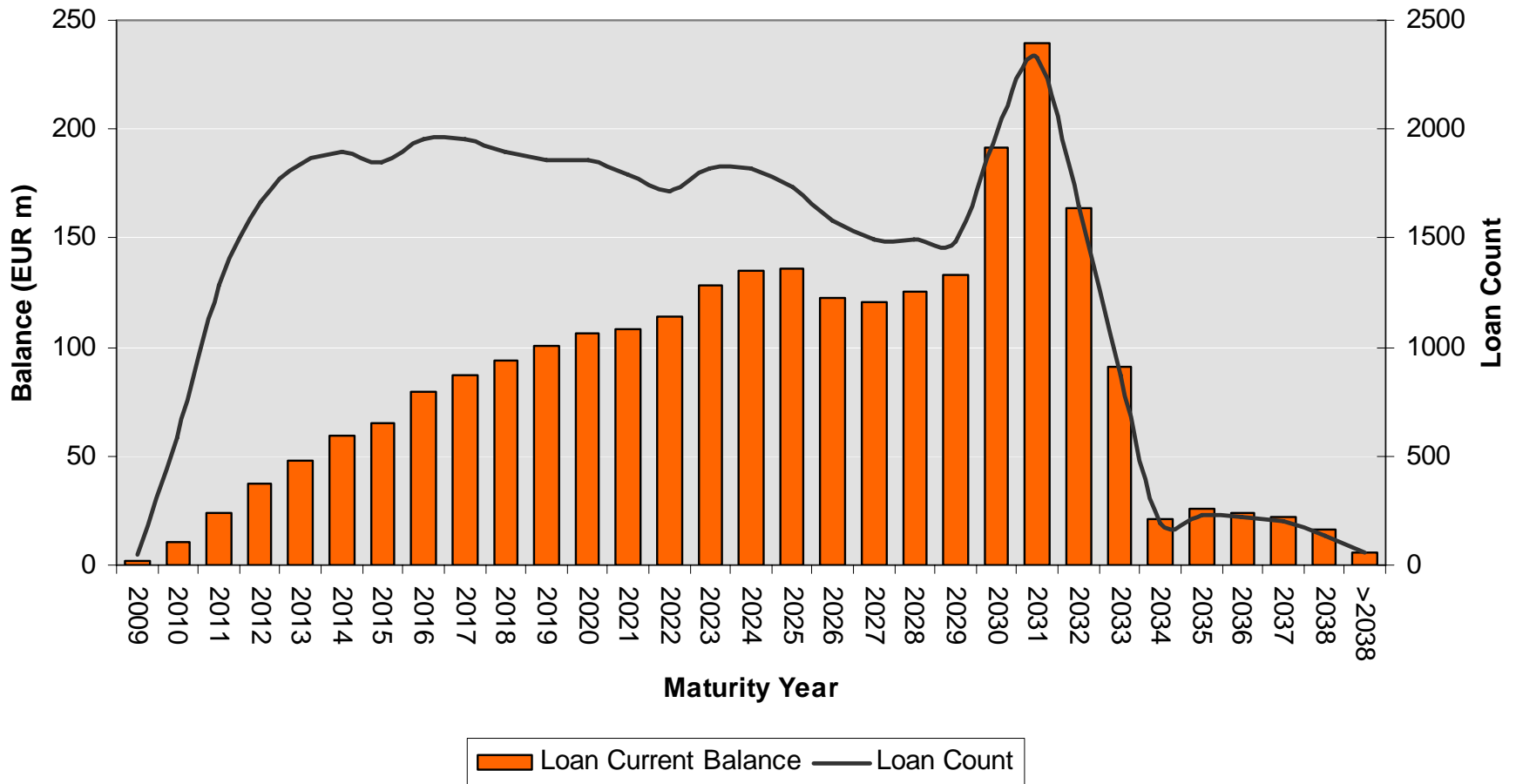
# OPMB Asset pool characteristics

## - loans by origination year



Loan Current Balance — Loan Count

# 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

