

# Asset Pool Characteristics; Pool B

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

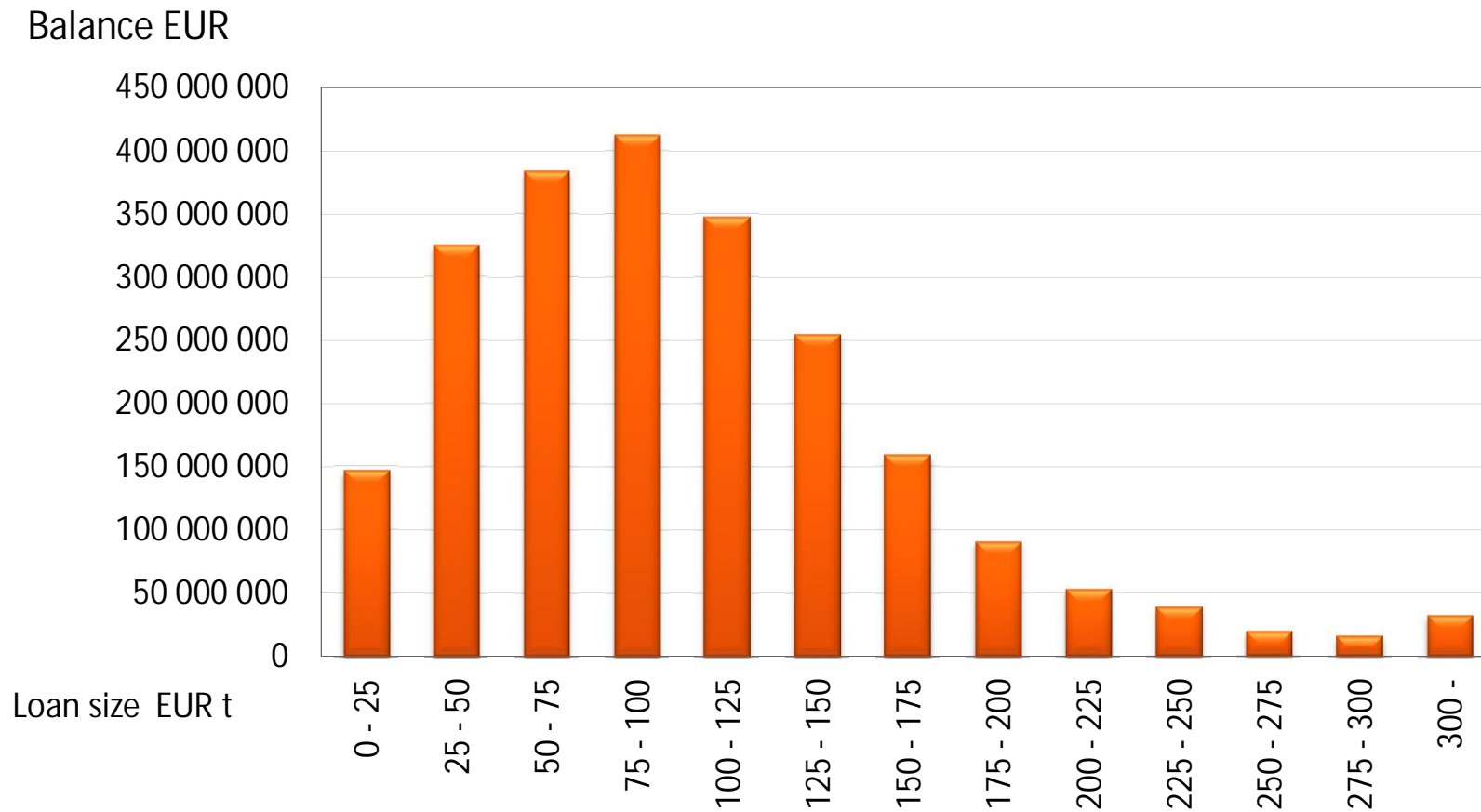


# Main Features of OP Mortgage Bank Cover Asset Pool B as of June 2010

- Collateralized by first ranking Finnish mortgages
- Current balance EUR 2.28 billion
- Weighted Average indexed LTV of 52%
- 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
  - April EUR 1.0 billion
  - July EUR 1.0 billion

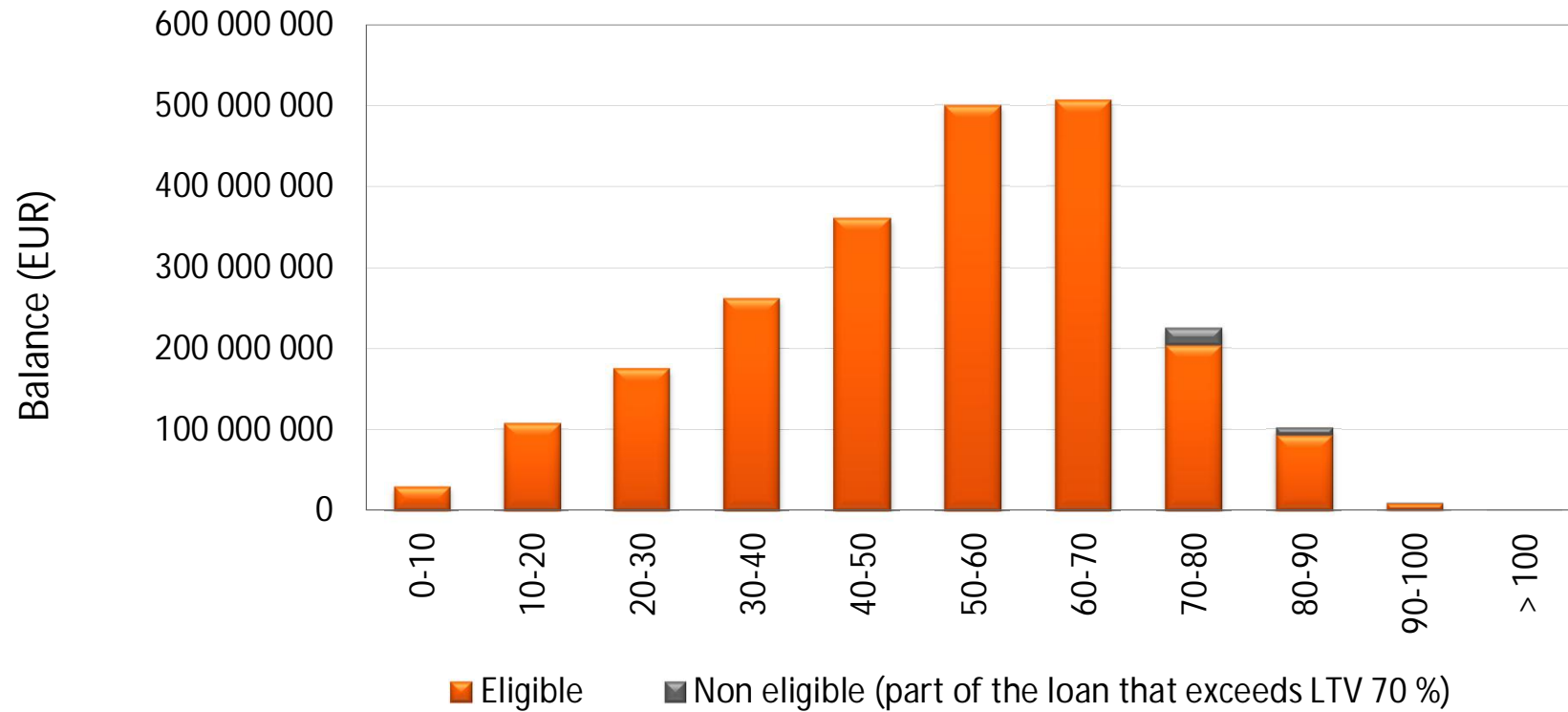
# OPMB Asset Pool B Characteristics

## Loans by size



# OPMB Asset Pool B Characteristics

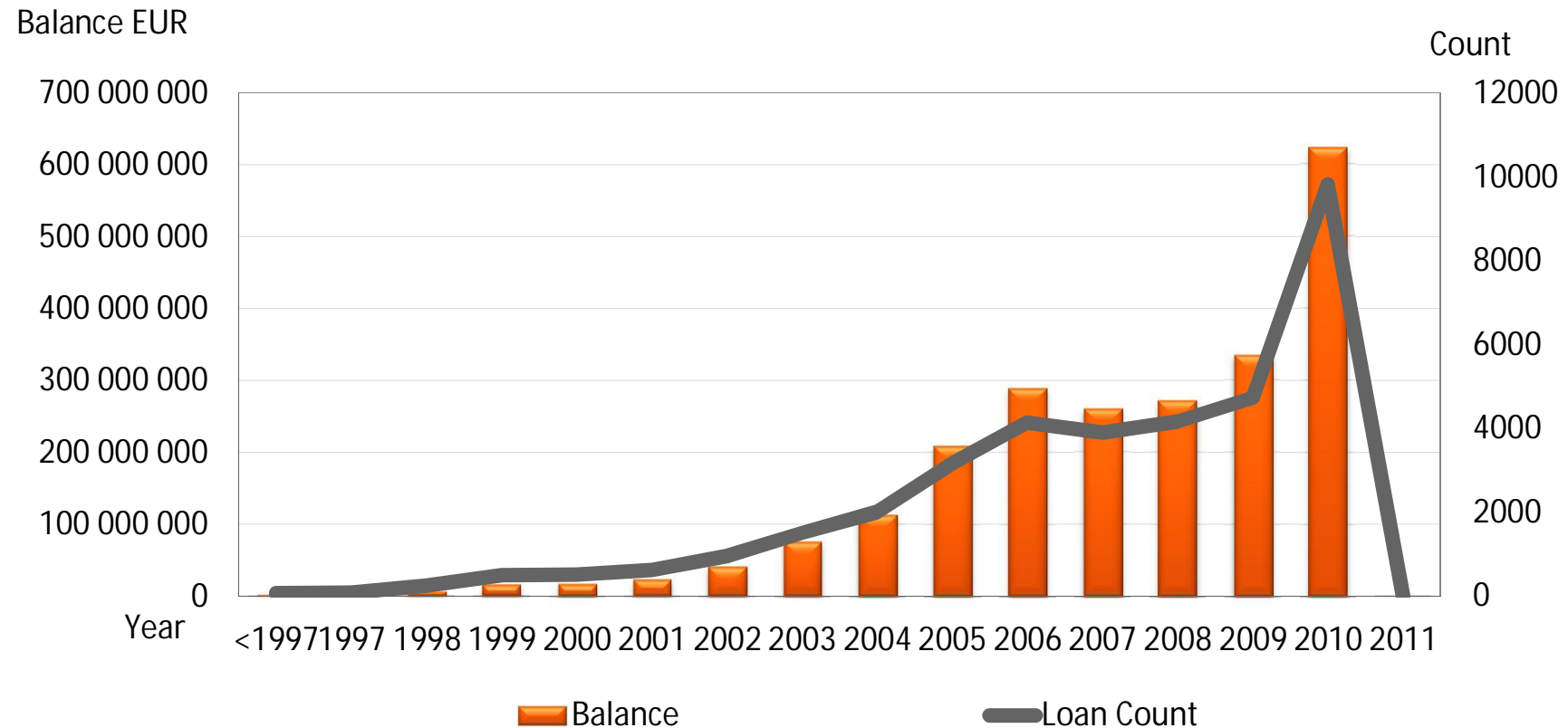
## Loans by LTV



- Total assets EUR 2.28 billion
- Eligible Cover Pool assets EUR 2.25 billion
- Weighted Average indexed LTV of 52%
- Over collateralisation 12.4%

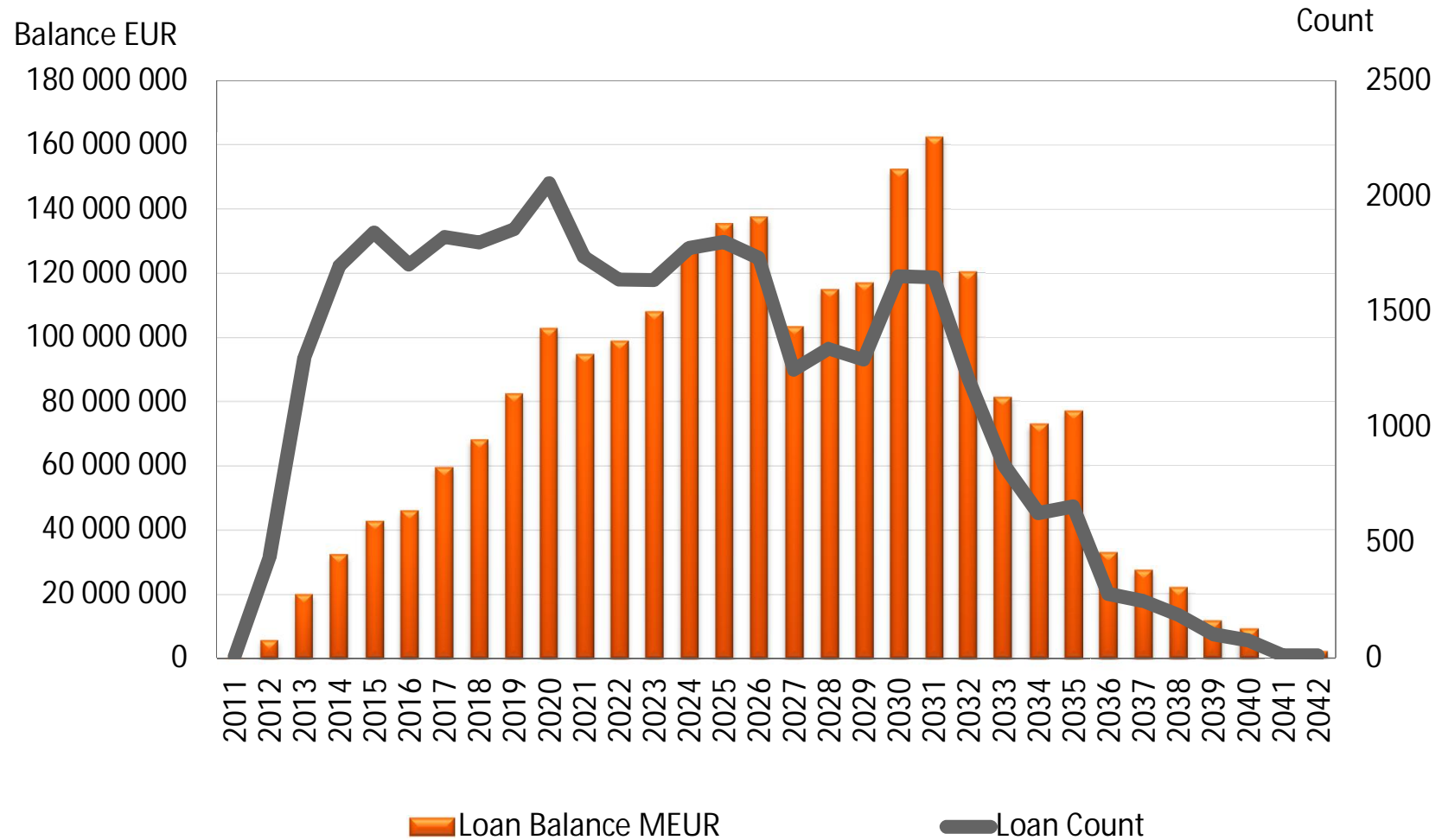
# OPMB Asset Pool B Characteristics

## 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

