

OPMB Asset Pool Characteristics



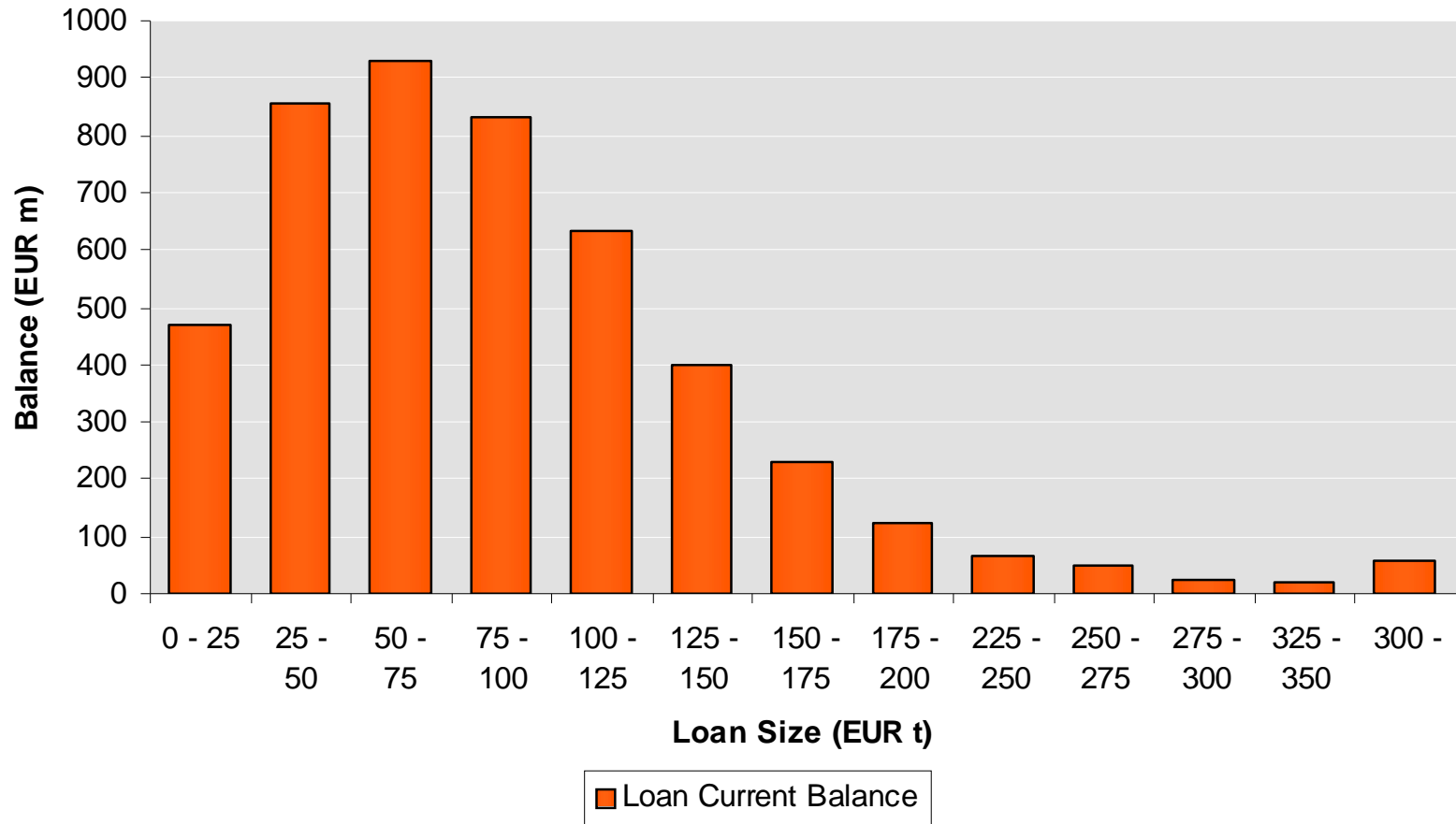
Main Features of OP Mortgage Bank cover asset pool as of December 2010

- Collateralized by first ranking Finnish mortgages.
- Current balance EUR 4,7 billion.
- Weighted Average unindexed LTV of 46 %
- Average loan size of approximately EUR 48.000
- 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.



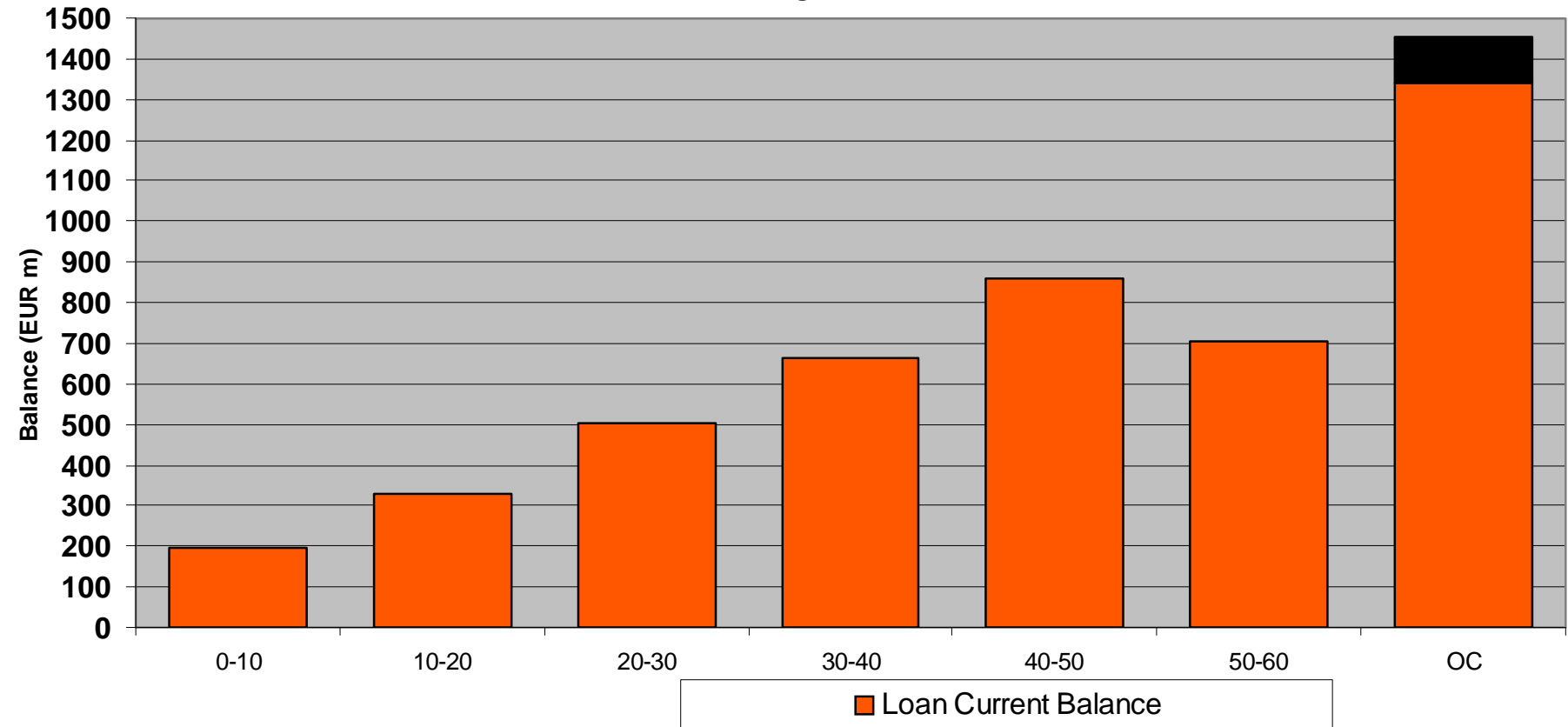
OPMB Asset pool characteristics - loans by size

Loan Current Balance



OPMB Asset pool characteristics - loans by LTV

EFFECTIVE LTV

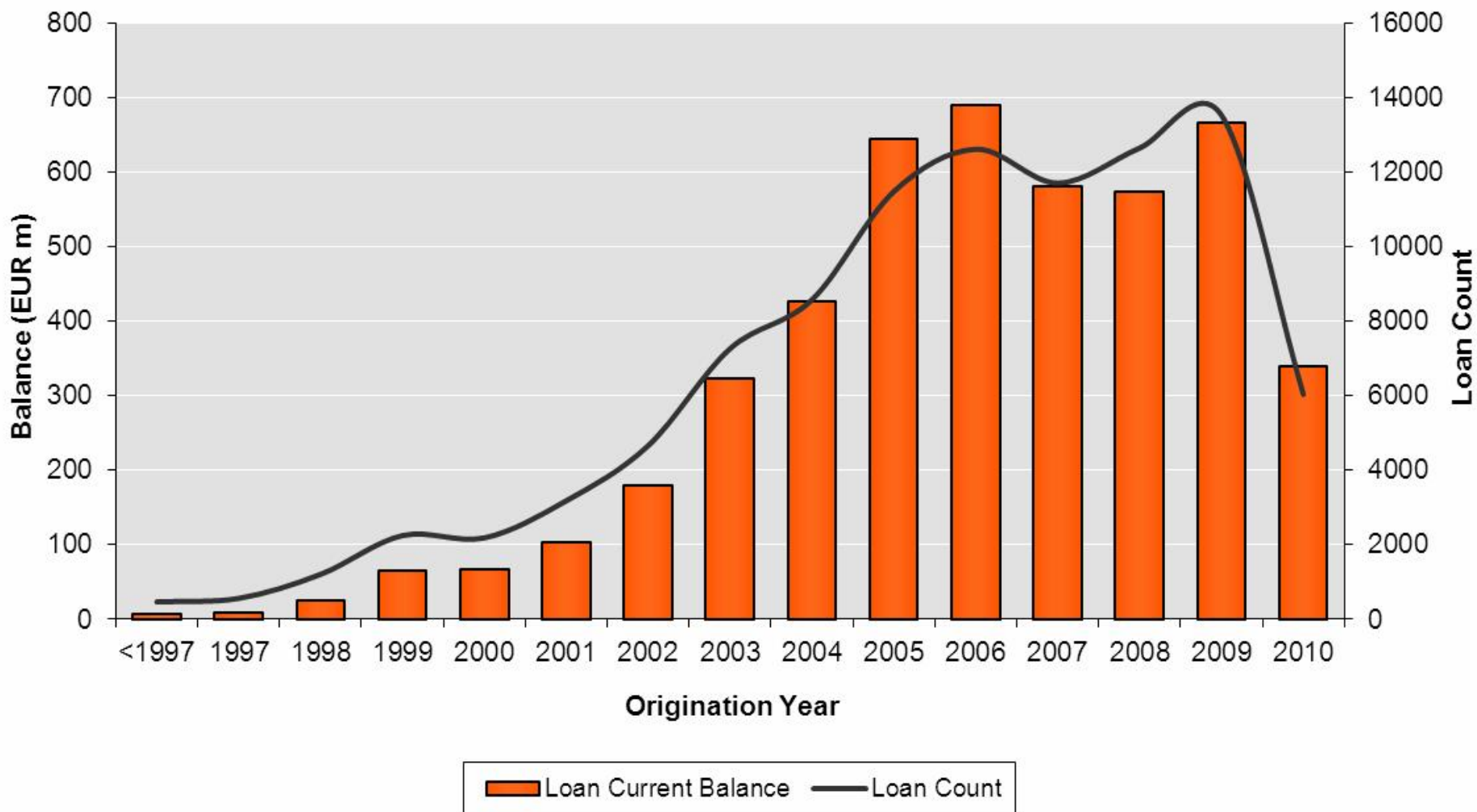


*) the black portion of the OC presents the parts of loans in the LTV range of 60-85



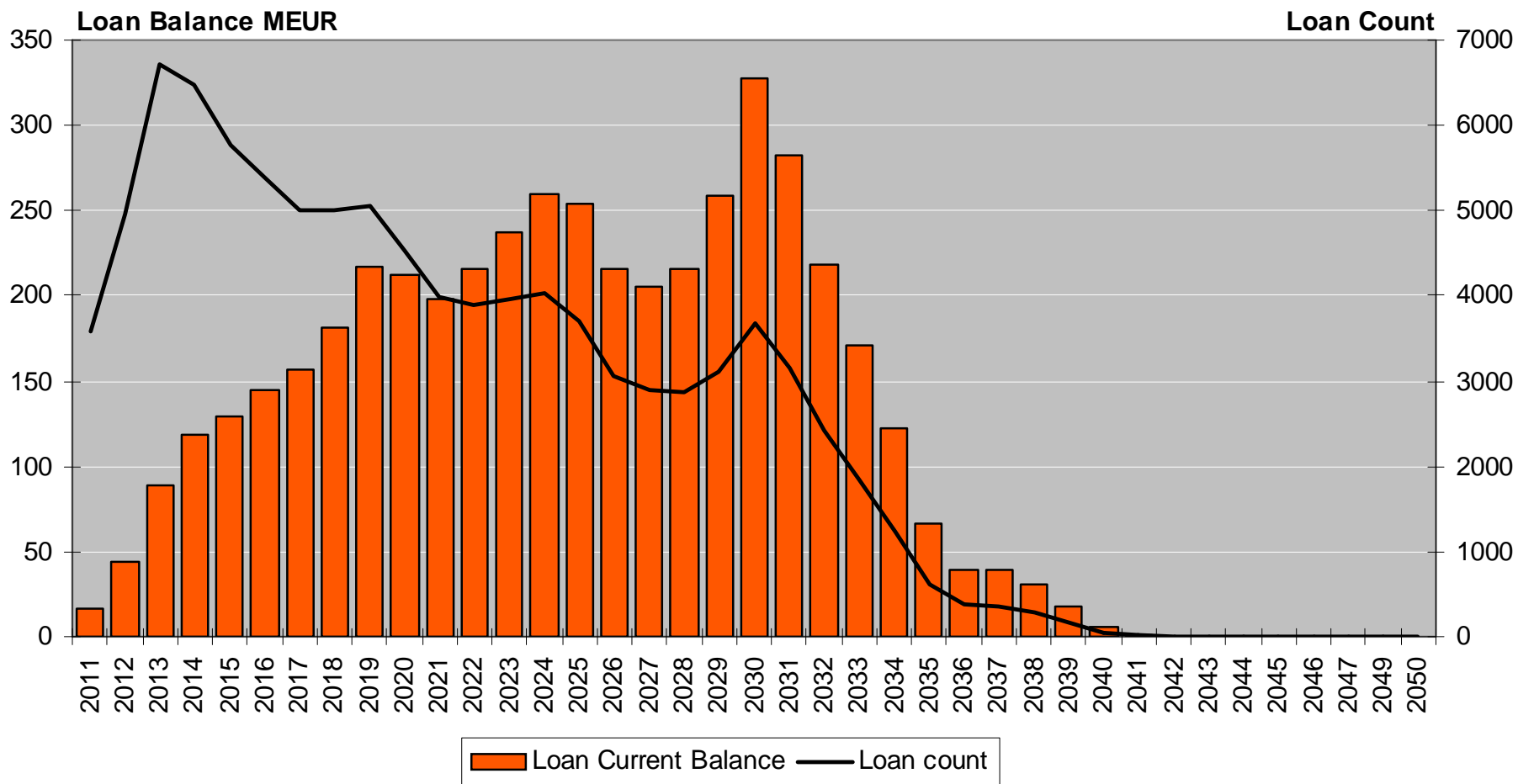
OPMB Asset pool characteristics

- 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

