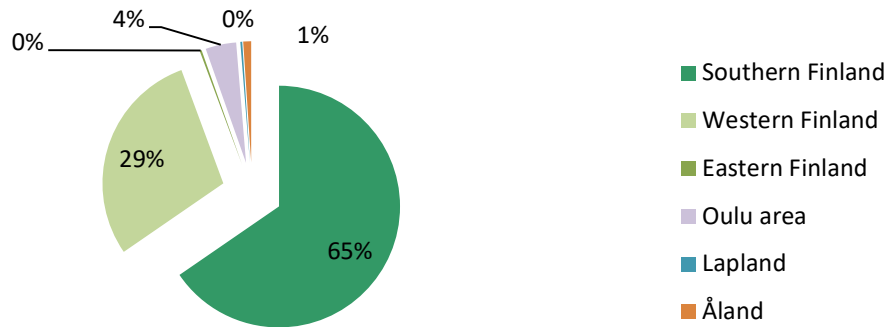


Covered Bonds issued under the Euro Medium Term Note and Covered Bond Programme

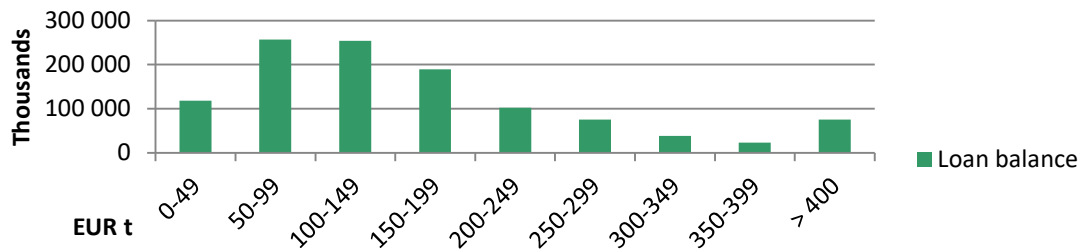
	ISIN	Issue Date	Maturity Date	Nominal Amount	Coupon
Series 1	XS2630109226	30.5.2023	31.5.2027	500 000 000	3.375
Series 11	XS2824758044	22.5.2024	22.10.2029	500 000 000	3.000
			Sum, EUR	1 000 000 000	

Asset Pool Balance	EUR 1.134 bln. (no substitute assets)
No of loans / average loan balance	13,237/ EUR 85,690
Types of loans	First ranking residential mortgages, pledges of shares in housing companies and loans for housing companies
Asset types in cover pool	96% Residential, 4 % Housing Company Loans
Geography	Finland only, well diversified with concentration on growth areas
Non-performing loans (> 90 days in arrears)	0.0
WA indexed LTV	48.47 %
Maximum LTV	Covered Bond refinancing max LTV limit: 80%
	Loans exceeding LTV 80 haircut at LTV 80%
Interest rate	floating 99 %, fixed 1 %
WA seasoning	78 months
Overcollateralisation (%)	13.43 %
Committed OC (Nominal)	5.00 %
OC Calculation: Legal Minimum	2.00 %

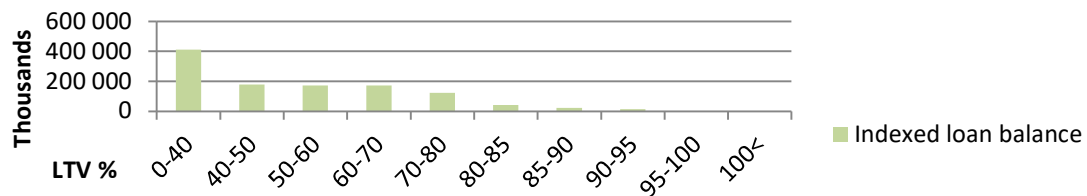
Geographical distribution



Loans by size



Loans by LTV



Seasoning

