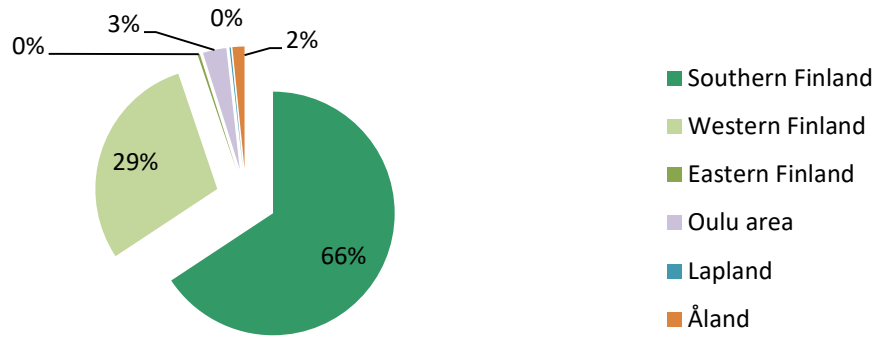


Covered Bonds issued under the Euro Medium Term Note and Covered Bond Programme

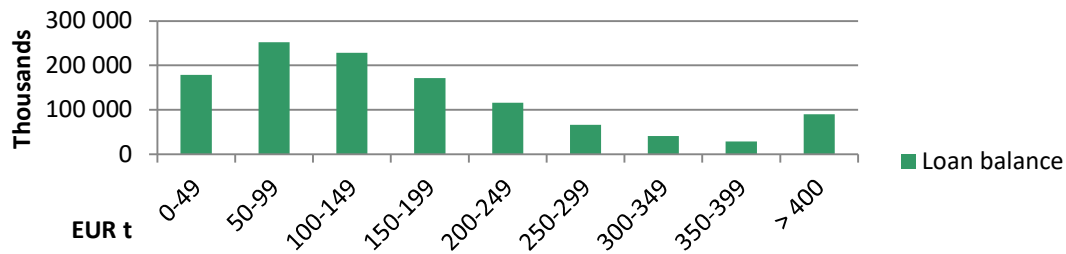
	ISIN	Issue Date	Maturity Date	Nominal Amount	Coupon
Series 3	XS1958616176	5.3.2019	5.3.2026	500 000 000	0.375
Series 6	XS2436153139	25.1.2022	25.10.2028	500 000 000	0.125
			Sum, EUR	1 000 000 000	

Asset Pool Balance	EUR 1.170 bln. (no substitute assets)
No of loans / average loan balance	16,813/ EUR 69,593
Types of loans	First ranking residential mortgages, pledges of shares in housing companies and loans for housing companies
Asset types in cover pool	92% Residential, 8 % 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	46.45 %
Maximum LTV	Covered Bond refinancing max LTV limit: 70%
	Loans exceeding LTV 70 haircut at LTV 70%
Interest rate	floating 91 %, fixed 9 %
WA seasoning	83.95 months
Overcollateralisation (%)	17.01 %
Committed OC (Nominal)	10.00 %
OC Calculation: Legal Minimum	2.00 %

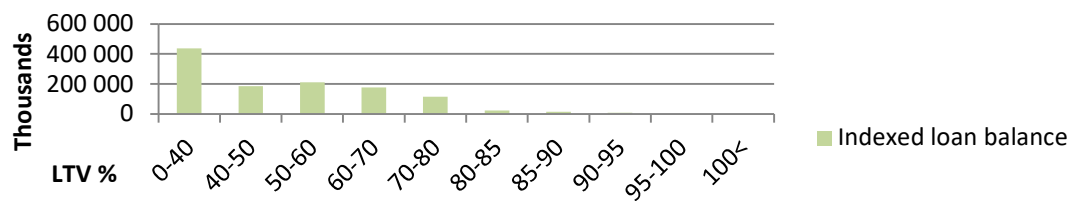
Geographical distribution



Loans by size



Loans by LTV



Seasoning

