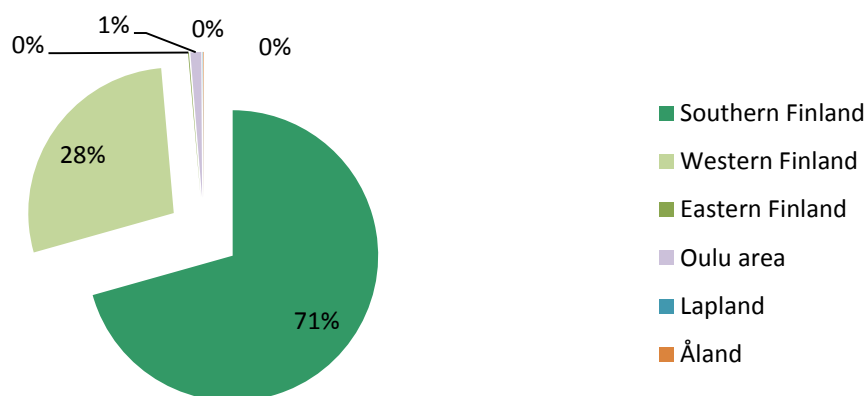


Covered Bonds issued under the Euro Medium Term Note and Covered Bond Programme

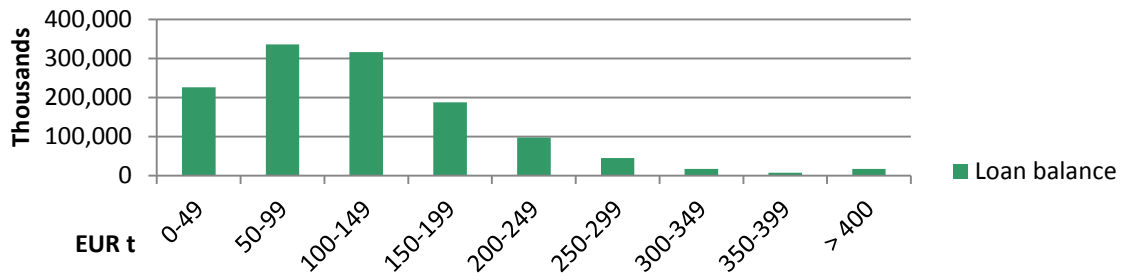
| | ISIN | Issue Date | Maturity Date | Nominal Amount | Coupon |
|----------|--------------|------------|---------------|----------------|--------|
| Series 1 | XS0946639381 | 25.6.2013 | 25.6.2018 | 500,000,000 | 1.125 |

| | |
|---|--|
| Asset Pool Balance | EUR 1,250m (no substitute assets) |
| No of loans / average loan balance | 21,149 / EUR 59,000 |
| Types of loans | First ranking residential mortgages and pledges of shares in housing companies |
| Geography | Finland only, well diversified with concentration on growth areas |
| Non-performing loans (> 90 days in arrears) | 0.0 |
| WA LTV | 57.55 % |
| WA indexed LTV | 56.93 % |
| Maximum LTV | Covered Bond refinancing max LTV limit: 70% Loans exceeding LTV 70 haircut at LTV 70% |
| Interest rate | floating 90 %, fixed 10 % |
| WA seasoning | 27.5 months |
| Overcollateralisation (%) | 149.90 % |

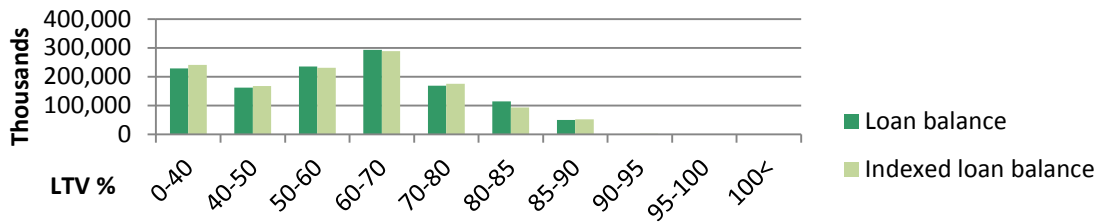
Geographical distribution



Loans by size



Loans by LTV



Seasoning

